

UTAH ASSOCIATION OF COUNTIES
Detail General Ledger
 Period: 01/01/2001 to 12/31/2001

Fund 10 - UACIM

Account Number	Account Description	Transaction Date	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4430-010	4430 BUILDING EQUIPMENT							
12/20/2001	VGLCHKS-12397			AMERICAN EXPRESS	30.00		30.00	30.00
12/31/2001	GJ-1206			RECLASSIFY ASSETS UNDER \$250		30.00	0.00	0.00
4490-010	4490 TELEPHONE							
01/01/2001				Beginning Balance				0.00
01/11/2001	VGLCHKS-11215			TEL AMERICA	40.82		40.82	40.82
01/11/2001	VGLCHKS-11216			QWEST	192.72		233.54	233.54
02/06/2001	VGLCHKS-11313			TEL AMERICA	84.26		317.80	317.80
02/06/2001	VGLCHKS-11315			QWEST	171.66		489.46	489.46
02/12/2001	VGLCHKS-11352			BRADY,M - 000126 - DED - telephone				
02/12/2001	VGLCHKS-11357			GUZMAN,S - 000115 - DED - telephone	4.17		485.29	485.29
02/12/2001	VGLCHKS-11361			WHITE,S - 000108 - DED - telepho	0.49		484.80	484.80
02/28/2001	RJ-205			MEMO: RECLASSIFY CK# 11304	2.25		482.55	482.55
03/09/2001	VGLCHKS-11431			QWEST	307.20		789.75	789.75
03/13/2001	VGLCHKS-11458			TEL AMERICA	231.66		1,021.41	1,021.41
03/26/2001	VGLCHKS-11484			BRADY,M - 000126 - DED - telephone	101.01		1,122.42	1,122.42
03/26/2001	VGLCHKS-11487			GUZMAN,S - 000115 - DED - telephone	3.13		1,119.29	1,119.29
03/26/2001	VGLCHKS-11491			WHITE,S - 000108 - DED - telepho	18.49		1,100.80	1,100.80
04/04/2001	VGLCHKS-11516			QWEST	1.06		1,099.74	1,099.74
04/04/2001	VGLCHKS-11524			TEL AMERICA	178.98		1,278.72	1,278.72
04/09/2001	VGLCHKS-11550			BRADY,M - 000126 - DED - telephone	99.16		1,377.88	1,377.88
04/09/2001	VGLCHKS-11553			GUZMAN,S - 000115 - DED - telephone	1.90		1,375.98	1,375.98
04/23/2001	VGLCHKS-11594			GLYPHICS COMMUNICATIONS	3.07		1,372.91	1,372.91
04/24/2001	VGLCHKS-11608			TRI-TEL COMMUNICATIONS, IN	41.28		1,414.19	1,414.19
05/09/2001	VGLCHKS-11619			TRI-TEL COMMUNICATIONS, IN	38.78		1,452.97	1,452.97
05/09/2001	VGLCHKS-11623			QWEST	394.42		1,847.39	1,847.39
05/10/2001	VGLCHKS-11629			TEL AMERICA	197.89		2,045.28	2,045.28
06/01/2001	VGLCHKS-11689			QWEST	102.75		2,148.03	2,148.03
06/01/2001	VGLCHKS-11692			TEL AMERICA	281.70		2,429.73	2,429.73
06/01/2001	VGLCHKS-11705			GLYPHICS COMMUNICATIONS	96.90		2,526.63	2,526.63
06/26/2001	VGLCHKS-11767			BRADY,M - 000126 - DED - telephone	144.03		2,670.66	2,670.66
					2.58		2,668.08	2,668.08

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4490-010		4490 TELEPHONE						
06/26/2001		VGLCHKS-11770		GUZMAN,S - 000115 - DED - telephone		4.38	2,663.70	2,663.70
06/26/2001		VGLCHKS-11775		WHITE,S - 000108 - DED - telepho		0.68	2,663.02	2,663.02
07/02/2001		VGLCHKS-11797		QWEST	201.44		2,864.46	2,864.46
07/02/2001		VGLCHKS-11815		TEL AMERICA	112.11		2,976.57	2,976.57
07/03/2001		VGLCHKS-11844		WELLS FARGO CARD SERVICE	63.73		3,040.30	3,040.30
07/03/2001		VGLCHKS-11844		WELLS FARGO CARD SERVICE	142.53		3,182.83	3,182.83
07/03/2001		VGLCHKS-11845		WELLS FARGO CARD SERVICE	26.94		3,209.77	3,209.77
07/30/2001		VGLCHKS-11912		TEL AMERICA	57.58		3,267.35	3,267.35
08/02/2001		VGLCHKS-11947		QWEST	182.33		3,449.68	3,449.68
08/23/2001		VGLCHKS-11984		WF BUSINESS PAYMENT				
				PROCESSING	67.47		3,517.15	3,517.15
08/23/2001		VGLCHKS-11985		WF BUSINESS PAYMENT				
				PROCESSING	71.69		3,588.84	3,588.84
08/27/2001		VGLCHKS-12013		TEL AMERICA	54.08		3,642.92	3,642.92
08/27/2001		VGLCHKS-12016		QWEST	341.39		3,984.31	3,984.31
09/04/2001		VGLCHKS-12042		GUZMAN,S - 000115 - DED - telephone		32.93	3,951.38	3,951.38
09/07/2001		VGLCHKS-12058		WF BUSINESS PAYMENT				
				PROCESSING	52.67		4,004.05	4,004.05
09/27/2001		VGLCHKS-12077		BRADY,M - 000126 - DED - telephone		2.44	4,001.61	4,001.61
09/27/2001		VGLCHKS-12080		GUZMAN,S - 000115 - DED - telephone				
09/27/2001		VGLCHKS-12085		WHITE,S - 000108 - DED - telepho		8.02	3,993.59	3,993.59
09/27/2001		VGLCHKS-12100		TEL AMERICA		4.40	3,989.19	3,989.19
10/09/2001		VGLCHKS-12115		BRADY,M - 000126 - DED - telephone	110.12		4,099.31	4,099.31
10/09/2001		VGLCHKS-12118		GUZMAN,S - 000115 - DED - telephone		2.93	4,096.38	4,096.38
10/09/2001		VGLCHKS-12123		WHITE,S - 000108 - DED - telepho		8.47	4,087.91	4,087.91
10/17/2001		VGLCHKS-12128		QWEST		1.42	4,086.49	4,086.49
10/19/2001		VGLCHKS-12138		WF BUSINESS PAYMENT	199.99		4,286.48	4,286.48
				PROCESSING				
10/24/2001		VGLCHKS-12170		AMERICAN EXPRESS	228.29		4,514.77	4,514.77
11/08/2001		VGLCHKS-12239		WF BUSINESS PAYMENT	26.01		4,540.78	4,540.78
				PROCESSING	23.90		4,564.68	4,564.68

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Account Number	Transaction Date	Account Description	Transaction Reference	Debits	Credits	Net Change
4490-010	11/08/2001	4490 TELEPHONE				
		VGLCHKS-12240	WF BUSINESS PAYMENT			
			PROCESSING	221.77		4,786.45
	11/09/2001	VGLCHKS-12254	QWEST	242.59		5,029.04
	11/09/2001	VGLCHKS-12256	TEL AMERICA	76.48		5,105.52
	11/26/2001	VGLCHKS-12274	BRADY, M - 000126 - DED - telephone		1.47	5,104.05
	11/26/2001	VGLCHKS-12277	GUZMAN, S - 000115 - DED - telephone		5.04	5,099.01
	11/26/2001	VGLCHKS-12282	WHITE, S - 000108 - DED - telepho		2.82	5,096.19
	11/29/2001	VGLCHKS-12294	TEL AMERICA	87.39		5,183.58
	12/05/2001	VGLCHKS-12334	QWEST	197.35		5,380.93
	12/19/2001	VGLCHKS-12390	WF BUSINESS PAYMENT			
			PROCESSING	88.60		5,469.53
	12/19/2001	VGLCHKS-12391	WF BUSINESS PAYMENT			
			PROCESSING	109.58		5,579.11
4530-010	01/01/2001	4530 POSTAGE	Beginning Balance			0.00
	01/11/2001	VGLCHKS-11217	FEDERAL EXPRESS			
			CORPORATION	9.20		9.20
	02/06/2001	VGLCHKS-11324	PITNEY BOWES	23.09		32.29
	02/06/2001	VGLCHKS-11325	PITNEY BOWES	93.62		125.91
	02/07/2001	VGLCHKS-11340	FEDERAL EXPRESS			
			CORPORATION	6.14		132.05
	03/13/2001	VGLCHKS-11457	PITNEY BOWES	46.18		178.23
	03/13/2001	VGLCHKS-11463	PITNEY BOWES	82.00		260.23
	03/13/2001	VGLCHKS-11465	FEDERAL EXPRESS			
			CORPORATION	34.25		294.48
	04/04/2001	VGLCHKS-11506	FEDERAL EXPRESS			
			CORPORATION	40.75		335.23
	04/04/2001	VGLCHKS-11519	FEDERAL EXPRESS			
			CORPORATION	6.50		341.73
	04/04/2001	VGLCHKS-11522	PURCHASE POWER	607.60		949.33
	04/05/2001	VGLCHKS-11528	PITNEY BOWES	69.32		1,018.65
	04/23/2001	VGLCHKS-11593	PITNEY BOWES	23.09		1,041.74
	04/24/2001	VGLCHKS-11605	FEDERAL EXPRESS			
			CORPORATION	20.07		1,061.81
	05/21/2001	VGLCHKS-11678	PITNEY BOWES	23.09		1,084.90

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Account Number	Transaction Date	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4530-010								
06/01/2001		4530 POSTAGE	VGLCHKS-11702	FEDERAL EXPRESS CORPORATION	5.88		1,090.78	1,090.78
06/27/2001		VGLCHKS-11792		PITNEY BOWES	23.09		1,113.87	1,113.87
06/27/2001		VGLCHKS-11793		PITNEY BOWES	23.09		1,136.96	1,136.96
07/02/2001		VGLCHKS-11808		PITNEY BOWES	88.62		1,225.58	1,225.58
07/02/2001		VGLCHKS-11816		FEDERAL EXPRESS CORPORATION	32.92		1,258.50	1,258.50
07/26/2001		VGLCHKS-11896		FEDERAL EXPRESS CORPORATION	16.96		1,275.46	1,275.46
07/30/2001		VGLCHKS-11919		FEDERAL EXPRESS CORPORATION	23.51		1,298.97	1,298.97
08/02/2001		VGLCHKS-11946		PURCHASE POWER	607.60		1,906.57	1,906.57
08/02/2001		VGLCHKS-11948		FEDERAL EXPRESS CORPORATION	7.96		1,914.53	1,914.53
08/22/2001		VGLCHKS-11961		PAT FIZER	7.95		1,922.48	1,922.48
08/22/2001		VGLCHKS-11963		PITNEY BOWES	23.09		1,945.57	1,945.57
08/22/2001		VGLCHKS-11966		PITNEY BOWES	82.00		2,027.57	2,027.57
08/22/2001		VGLCHKS-11971		FEDERAL EXPRESS CORPORATION	12.17		2,039.74	2,039.74
08/23/2001		VGLCHKS-11986		FEDERAL EXPRESS CORPORATION	6.14		2,045.88	2,045.88
10/24/2001		VGLCHKS-12167		FEDERAL EXPRESS CORPORATION	9.09		2,054.97	2,054.97
10/25/2001		VGLCHKS-12182		FEDERAL EXPRESS CORPORATION	19.17		2,074.14	2,074.14
11/08/2001		VGLCHKS-12238		FEDERAL EXPRESS CORPORATION	8.62		2,082.76	2,082.76
11/29/2001		VGLCHKS-12296		FEDERAL EXPRESS CORPORATION	8.46		2,091.22	2,091.22
11/29/2001		VGLCHKS-12300		FEDERAL EXPRESS CORPORATION	27.10		2,118.32	2,118.32
12/05/2001		VGLCHKS-12336		PITNEY BOWES	607.60		2,725.92	2,725.92
12/20/2001		VGLCHKS-12395		FEDERAL EXPRESS CORPORATION	22.16		2,748.08	2,748.08
12/20/2001		VGLCHKS-12407		FEDERAL EXPRESS CORPORATION	6.40		2,754.48	2,754.48
12/21/2001		VGLCHKS-12413		PITNEY BOWES	172.80		2,927.28	2,927.28

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Fund 10 - UACIM

Account Number	Transaction Date	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4610-010		4610 OFFICE SUPPLIES						
01/01/2001				Beginning Balance				0.00
01/10/2001			VGLCHKS-11206	LASER SHARP	24.12		24.12	24.12
01/10/2001			VGLCHKS-11208	OFFICE DEPOT	58.16		82.28	82.28
01/11/2001			VGLCHKS-11222	BANKCARD CENTER	43.35		125.63	125.63
01/31/2001			GJ-108		57.00		182.63	182.63
02/06/2001			VGLCHKS-11319	OFFICE DEPOT	52.39		235.02	235.02
02/06/2001			VGLCHKS-11328	LASER SHARP	41.69		276.71	276.71
02/06/2001			VGLCHKS-11334	OFFICE DEPOT	108.16		384.87	384.87
02/28/2001			RJ-206		28.50		413.37	413.37
03/13/2001			VGLCHKS-11454	LASER SHARP	45.95		459.32	459.32
03/13/2001			VGLCHKS-11466	OFFICE DEPOT	165.54		624.86	624.86
03/13/2001			VGLCHKS-11472	LASER SHARP	30.00		654.86	654.86
03/13/2001			VGLCHKS-11475	LASER SHARP	238.65		893.51	893.51
03/31/2001			GJ-305			85.50	808.01	808.01
04/04/2001			VGLCHKS-11504	OFFICE DEPOT	62.92		870.93	870.93
04/23/2001			VGLCHKS-11597	AMERICAN EXPRESS	95.69		966.62	966.62
05/10/2001			VGLCHKS-11626	LASER SHARP	172.72		1,139.34	1,139.34
05/10/2001			VGLCHKS-11634	OFFICE DEPOT	86.70		1,226.04	1,226.04
06/01/2001			VGLCHKS-11716	OFFICE DEPOT	65.60		1,291.64	1,291.64
07/02/2001			VGLCHKS-11811	LASER SHARP	233.45		1,525.09	1,525.09
07/02/2001			VGLCHKS-11814	OFFICE DEPOT	115.30		1,640.39	1,640.39
07/26/2001			VGLCHKS-11907	LASER SHARP	42.22		1,682.61	1,682.61
07/30/2001			VGLCHKS-11922	LASER SHARP	80.16		1,762.77	1,762.77
07/31/2001			VGLCHKS-11944	OFFICE DEPOT	184.15		1,946.92	1,946.92
08/22/2001			VGLCHKS-11967	LASER SHARP	132.13		2,079.05	2,079.05
08/23/2001			VGLCHKS-11982	OFFICE DEPOT	39.22		2,118.27	2,118.27
08/27/2001			VGLCHKS-12020	OFFICE DEPOT	22.15		2,140.42	2,140.42
08/31/2001			RJ-810		18.06		2,158.48	2,158.48
09/07/2001			VGLCHKS-12062	LASER SHARP	52.23		2,210.71	2,210.71
09/21/2001			VGLCHKS-Deposit	OFFICE DEPOT		39.22	2,171.49	2,171.49
09/27/2001			VGLCHKS-12092	LASER SHARP	50.10		2,221.59	2,221.59
10/17/2001			VGLCHKS-12129	LASER SHARP	55.00		2,276.59	2,276.59
10/24/2001			VGLCHKS-12170	AMERICAN EXPRESS	20.62		2,297.21	2,297.21
10/25/2001			VGLCHKS-12174	OFFICE DEPOT	139.14		2,436.35	2,436.35
11/08/2001			VGLCHKS-12243	OFFICE DEPOT	217.82		2,654.17	2,654.17
11/08/2001			VGLCHKS-12247	LASER SHARP	113.42		2,767.59	2,767.59
11/29/2001			VGLCHKS-12306	LASER SHARP	92.10		2,859.69	2,859.69

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Account Number	Account Description	Transaction Date	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4610-010	4610 OFFICE SUPPLIES							
11/29/2001	VGLCHKS-12310			OFFICE DEPOT	61.68		2,921.37	2,921.37
12/05/2001	VGLCHKS-12339			OFFICE DEPOT	27.48		2,948.85	2,948.85
12/20/2001	VGLCHKS-12396			OFFICE DEPOT	54.93		3,003.78	3,003.78
4620-010	4620 COPIES							
01/01/2001				Beginning Balance				0.00
07/02/2001	VGLCHKS-11821			IKON OFFICE SOLUTIONS	44.00		44.00	44.00
12/20/2001	VGLCHKS-12406			IKON OFFICE SOLUTIONS	280.05		324.05	324.05
12/21/2001	VGLCHKS-12412			IKON OFFICE SOLUTIONS	978.68		1,302.73	1,302.73
4690-010	4690 RETIREMENT							
01/01/2001				Beginning Balance				0.00
01/11/2001	VGLCHKS-11231			GUZMAN,S - 000115 - DED - 401k Ded		100.00	-100.00	-100.00
01/11/2001	VGLCHKS-11235			WHITE,S - 000108 - DED - 401k Ded		226.08	-326.08	-326.08
01/24/2001	VGLCHKS-11276			GUZMAN,S - 000115 - DED - 401k Ded		100.00	-426.08	-426.08
01/24/2001	VGLCHKS-11280			WHITE,S - 000108 - DED - 401k Ded		226.08	-652.16	-652.16
02/07/2001	VGLCHKS-11347			UTAH RETIREMENT SYSTEMS	2,409.84		1,757.68	1,757.68
02/07/2001	VGLCHKS-11347			UTAH RETIREMENT SYSTEMS	652.16		2,409.84	2,409.84
02/08/2001	VGLCHKS-11351			NACOWEST	312.54		2,722.38	2,722.38
02/12/2001	VGLCHKS-11357			GUZMAN,S - 000115 - DED - 401k Ded		100.00	2,622.38	2,622.38
02/12/2001	VGLCHKS-11361			WHITE,S - 000108 - DED - 401k Ded		226.08	2,396.30	2,396.30
02/22/2001	VGLCHKS-11404			GUZMAN,S - 000115 - DED - 401k Ded		100.00	2,296.30	2,296.30
02/22/2001	VGLCHKS-11408			WHITE,S - 000108 - DED - 401k Ded		226.08	2,070.22	2,070.22
03/12/2001	VGLCHKS-11438			GUZMAN,S - 000115 - DED - 401k Ded		100.00	1,970.22	1,970.22
03/12/2001	VGLCHKS-11442			WHITE,S - 000108 - DED - 401k Ded		226.08	1,744.14	1,744.14
03/26/2001	VGLCHKS-11487			GUZMAN,S - 000115 - DED - 401k Ded		100.00	1,644.14	1,644.14
03/26/2001	VGLCHKS-11491			WHITE,S - 000108 - DED - 401k Ded		226.08	1,418.06	1,418.06

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4690-010		4690 RETIREMENT						
	04/02/2001	VGLCHKS-11498		UTAH RETIREMENT SYSTEMS	2,409.84		3,827.90	3,827.90
	04/02/2001	VGLCHKS-11498		UTAH RETIREMENT SYSTEMS	652.16		4,480.06	4,480.06
	04/02/2001	VGLCHKS-11499		UTAH RETIREMENT SYSTEMS	2,409.84		6,889.90	6,889.90
	04/02/2001	VGLCHKS-11499		UTAH RETIREMENT SYSTEMS	652.16		7,542.06	7,542.06
	04/09/2001	VGLCHKS-11553		GUZMAN,S - 000115 - DED - 401k Ded		100.00	7,442.06	7,442.06
	04/09/2001	VGLCHKS-11557		WHITE,S - 000108 - DED - 401k Ded		226.08	7,215.98	7,215.98
	04/10/2001	VGLCHKS-11575		NACOWEST	625.08		7,841.06	7,841.06
	04/23/2001	VGLCHKS-11588		GUZMAN,S - 000115 - DED - 401k Ded		100.00	7,741.06	7,741.06
	04/23/2001	VGLCHKS-11592		WHITE,S - 000108 - DED - 401k Ded		226.08	7,514.98	7,514.98
	05/10/2001	VGLCHKS-11643		GUZMAN,S - 000115 - DED - 401k Ded		100.00	7,414.98	7,414.98
	05/10/2001	VGLCHKS-11647		WHITE,S - 000108 - DED - 401k Ded		226.08	7,188.90	7,188.90
	05/11/2001	VGLCHKS-11655		UTAH RETIREMENT SYSTEMS	652.16		7,841.06	7,841.06
	05/11/2001	VGLCHKS-11655		UTAH RETIREMENT SYSTEMS	2,409.84		10,250.90	10,250.90
	05/21/2001	VGLCHKS-11670		GUZMAN,S - 000115 - DED - 401k Ded		100.00	10,150.90	10,150.90
	05/21/2001	VGLCHKS-11675		WHITE,S - 000108 - DED - 401k Ded		226.08	9,924.82	9,924.82
	06/01/2001	VGLCHKS-11722		UTAH RETIREMENT SYSTEMS	652.16		10,576.98	10,576.98
	06/01/2001	VGLCHKS-11722		UTAH RETIREMENT SYSTEMS	2,409.84		12,986.82	12,986.82
	06/01/2001	VGLCHKS-11723		NACOWEST	625.08		13,611.90	13,611.90
	06/11/2001	VGLCHKS-11752		WHITE,S - 000108 - DED - 401k Ded		226.08	13,385.82	13,385.82
	06/11/2001	VGLCHKS-11753		GUZMAN,S - 000115 - DED - 401k Ded		100.00	13,285.82	13,285.82
	06/26/2001	VGLCHKS-11770		GUZMAN,S - 000115 - DED - 401k Ded		100.00	13,185.82	13,185.82
	06/26/2001	VGLCHKS-11775		WHITE,S - 000108 - DED - 401k Ded		226.08	12,959.74	12,959.74
	07/03/2001	VGLCHKS-11847		UTAH RETIREMENT SYSTEMS	2,409.84		15,369.58	15,369.58
	07/03/2001	VGLCHKS-11847		UTAH RETIREMENT SYSTEMS	652.16		16,021.74	16,021.74
	07/03/2001	VGLCHKS-11849		NACOWEST	312.54		16,334.28	16,334.28

UTAH ASSOCIATION OF COUNTIES
Detail General Ledger
 Period: 01/01/2001 to 12/31/2001

Fund 10 - UACIM							
Account Number	Transaction Date	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change
4690-010							
07/10/2001		4690 RETIREMENT VGLCHKS-11862		GUZMAN,S - 000115 - DED - 401k Ded		100.00	16,234.28
07/10/2001		VGLCHKS-11865		WHITE,S - 000108 - DED - 401k Ded		226.08	16,008.20
07/23/2001		VGLCHKS-11878		GUZMAN,S - 000115 - DED - 401k Ded		100.00	15,908.20
07/25/2001		VGLCHKS-11890		WHITE,S - 000108 - DED - 401k Ded		230.61	15,677.59
07/31/2001		VGLCHKS-11940		UTAH RETIREMENT SYSTEMS	2,413.12		18,090.71
07/31/2001		VGLCHKS-11940		UTAH RETIREMENT SYSTEMS	656.69		18,747.40
07/31/2001		VGLCHKS-11942		NACOWEST	316.34		19,063.74
08/13/2001		VGLCHKS-11955		GUZMAN,S - 000115 - DED - 401k Ded		100.00	18,963.74
08/13/2001		VGLCHKS-11960		WHITE,S - 000108 - DED - 401k Ded		230.61	18,733.13
08/24/2001		VGLCHKS-12002		GUZMAN,S - 000115 - DED - 401k Ded		100.00	18,633.13
08/24/2001		VGLCHKS-12007		WHITE,S - 000108 - DED - 401k Ded		230.61	18,402.52
09/04/2001		VGLCHKS-12041		WHITE,S - 000108 - DED - 401k Ded		230.61	18,171.91
09/04/2001		VGLCHKS-12042		GUZMAN,S - 000115 - DED - 401k Ded		100.00	18,071.91
09/27/2001		VGLCHKS-12080		GUZMAN,S - 000115 - DED - 401k Ded		100.00	17,971.91
09/27/2001		VGLCHKS-12085		WHITE,S - 000108 - DED - 401k Ded		230.61	17,741.30
09/27/2001		VGLCHKS-12105		UTAH RETIREMENT SYSTEMS	2,413.12		20,154.42
09/27/2001		VGLCHKS-12105		UTAH RETIREMENT SYSTEMS	656.69		20,811.11
09/27/2001		VGLCHKS-12106		UTAH RETIREMENT SYSTEMS	2,413.12		23,224.23
09/27/2001		VGLCHKS-12106		UTAH RETIREMENT SYSTEMS	656.69		23,880.92
09/27/2001		VGLCHKS-12107		NACOWEST	316.34		24,197.26
09/27/2001		VGLCHKS-12108		NACOWEST	316.34		24,513.60
10/09/2001		VGLCHKS-12118		GUZMAN,S - 000115 - DED - 401k Ded		100.00	24,413.60
10/09/2001		VGLCHKS-12123		WHITE,S - 000108 - DED - 401k Ded		230.61	24,182.99

UTAH ASSOCIATION OF COUNTIES
Detail General Ledger
 Period: 01/01/2001 to 12/31/2001

Fund 10 - UACIM							
Account Number	Transaction Date	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change
4690-010	10/25/2001	4690 RETIREMENT VGLCHKS-12187		GUZMAN,S - 000115 - DED - 401k Ded		100.00	24,082.99
	10/25/2001	VGLCHKS-12192		WHITE,S - 000108 - DED - 401k Ded		230.61	23,852.38
	11/08/2001	VGLCHKS-12228		GUZMAN,S - 000115 - DED - 401k Ded		100.00	23,752.38
	11/08/2001	VGLCHKS-12233		WHITE,S - 000108 - DED - 401k Ded		230.61	23,521.77
	11/09/2001	VGLCHKS-12258		UTAH RETIREMENT SYSTEMS	2,413.12		25,934.89
	11/09/2001	VGLCHKS-12258		UTAH RETIREMENT SYSTEMS	656.69		26,591.58
	11/09/2001	VGLCHKS-12264		NACOWEST	316.34		26,907.92
	11/26/2001	VGLCHKS-12277		GUZMAN,S - 000115 - DED - 401k Ded		100.00	26,807.92
	11/26/2001	VGLCHKS-12282		WHITE,S - 000108 - DED - 401k Ded		230.61	26,577.31
	12/04/2001	VGLCHKS-12322		NACOWEST	316.34		26,893.65
	12/04/2001	VGLCHKS-12323		UTAH RETIREMENT SYSTEMS	2,413.12		29,306.77
	12/04/2001	VGLCHKS-12323		UTAH RETIREMENT SYSTEMS	661.22		29,967.99
	12/11/2001	VGLCHKS-12349		GUZMAN,S - 000115 - DED - 401k Ded		100.00	29,867.99
	12/11/2001	VGLCHKS-12354		WHITE,S - 000108 - DED - 401k Ded		230.61	29,637.38
	12/21/2001	VGLCHKS-12425		WHITE,S - 000108 - DED - 401k Ded		230.61	29,406.77
	12/21/2001	VGLCHKS-12426		GUZMAN,S - 000115 - DED - 401k Ded		100.00	29,306.77
		4730 FICA		Beginning Balance	1,111.47		0.00
	01/01/2001	GJ-106			1,009.17		1,111.47
	02/28/2001	RJ-207			998.84		2,120.64
	03/31/2001	GJ-306			998.85		3,119.48
	04/30/2001	RJ-406			998.84		4,118.33
	05/31/2001	RJ-507			1,066.30		5,117.17
	06/30/2001	GJ-607		RECLASSIFY WITHHOLDINGS	1,031.81		6,183.47
	07/31/2001	RJ-708		RECLASSIFY WITHHOLDINGS	1,019.75		7,215.28
	08/31/2001	GJ-807		RECLASSIFY WITHHOLDINGS	1,019.76		8,235.03
	09/30/2001	GJ-907		RECLASSIFY WITHHOLDINGS			9,254.79

UTAH ASSOCIATION OF COUNTIES
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Period: 01/01/2001 to 12/31/2001

Fund 10 - UACIM

Account Number	Account Description	Transaction Date	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4730-010	4730 FICA							
10/31/2001	GJ-1007			RECLASSIFY WITHHOLDINGS	1,019.76		10,274.55	10,274.55
11/30/2001	GJ-1107			RECLASSIFY WITHHOLDINGS	1,026.64		11,301.19	11,301.19
12/31/2001	GJ-1207			RECLASSIFY WITHHOLDINGS	1,325.69		12,626.88	12,626.88
4770-010	4770 MEDICAL INSURANCE							
01/01/2001				Beginning Balance				0.00
01/09/2001	VGLCHKS-11194			UAC CAFETERIA PLAN	3,360.00		3,360.00	3,360.00
01/10/2001	VGLCHKS-11209			UTAH LOCAL GOVERNMENTS TRUST	2,328.75		5,688.75	5,688.75
01/11/2001	VGLCHKS-11231			GUZMAN,S - 000115 - DED - insuranc		14.85	5,673.90	5,673.90
01/24/2001	VGLCHKS-11276			GUZMAN,S - 000115 - DED - insuranc		14.85	5,659.05	5,659.05
02/06/2001	VGLCHKS-11327			UTAH LOCAL GOVERNMENTS TRUST	2,328.75		7,987.80	7,987.80
02/12/2001	VGLCHKS-11357			GUZMAN,S - 000115 - DED - insuranc		14.85	7,972.95	7,972.95
02/13/2001	VGLCHKS-Deposit			UTAH LOCAL GOVERNMENTS TRUST		85.44	7,887.51	7,887.51
02/22/2001	VGLCHKS-11404			GUZMAN,S - 000115 - DED - insuranc		14.85	7,872.66	7,872.66
03/09/2001	VGLCHKS-11432			UTAH LOCAL GOVERNMENTS TRUST	2,328.75		10,201.41	10,201.41
03/12/2001	VGLCHKS-11438			GUZMAN,S - 000115 - DED - insuranc		14.85	10,186.56	10,186.56
03/26/2001	VGLCHKS-11487			GUZMAN,S - 000115 - DED - insuranc		14.85	10,171.71	10,171.71
04/05/2001	VGLCHKS-11532			UTAH LOCAL GOVERNMENTS TRUST	2,328.75		12,500.46	12,500.46
04/09/2001	VGLCHKS-11553			GUZMAN,S - 000115 - DED - insuranc		14.85	12,485.61	12,485.61
04/23/2001	VGLCHKS-11588			GUZMAN,S - 000115 - DED - insuranc		14.85	12,470.76	12,470.76
05/10/2001	VGLCHKS-11633			UTAH LOCAL GOVERNMENTS TRUST	2,328.75		14,799.51	14,799.51
05/10/2001	VGLCHKS-11643			GUZMAN,S - 000115 - DED - insuranc		14.85	14,784.66	14,784.66
05/21/2001	VGLCHKS-11670			GUZMAN,S - 000115 - DED - insuranc		14.85	14,769.81	14,769.81

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 Period: 01/01/2001 to 12/31/2001

Fund 10 - UACIM

Account Number	Transaction Date	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4770-010	06/01/2001	4770 MEDICAL INSURANCE						
		VGLCHKS-11718		UTAH LOCAL GOVERNMENTS TRUST	2,328.75		17,098.56	17,098.56
	06/11/2001	VGLCHKS-11753		GUZMAN,S - 000115 - DED - insuranc		14.85	17,083.71	17,083.71
	06/26/2001	VGLCHKS-11770		GUZMAN,S - 000115 - DED - insuranc		14.85	17,068.86	17,068.86
	07/02/2001	VGLCHKS-11822		UTAH LOCAL GOVERNMENTS TRUST	2,328.75		19,397.61	19,397.61
	07/10/2001	VGLCHKS-11862		GUZMAN,S - 000115 - DED - insuranc		14.85	19,382.76	19,382.76
	07/23/2001	VGLCHKS-11878		GUZMAN,S - 000115 - DED - insuranc		14.85	19,367.91	19,367.91
	07/26/2001	VGLCHKS-11894		UTAH LOCAL GOVERNMENTS TRUST	2,328.75		21,696.66	21,696.66
	08/13/2001	VGLCHKS-11955		GUZMAN,S - 000115 - DED - insuranc		14.85	21,681.81	21,681.81
	08/24/2001	VGLCHKS-12002		GUZMAN,S - 000115 - DED - insuranc		14.85	21,666.96	21,666.96
	09/04/2001	VGLCHKS-12042		GUZMAN,S - 000115 - DED - insuranc		14.85	21,652.11	21,652.11
	09/07/2001	VGLCHKS-12054		UTAH LOCAL GOVERNMENTS TRUST	2,328.75		23,980.86	23,980.86
	09/27/2001	VGLCHKS-12080		GUZMAN,S - 000115 - DED - insuranc		14.85	23,966.01	23,966.01
	09/27/2001	VGLCHKS-12096		UTAH LOCAL GOVERNMENTS TRUST	2,328.75		26,294.76	26,294.76
	10/09/2001	VGLCHKS-12118		GUZMAN,S - 000115 - DED - insuranc		14.85	26,279.91	26,279.91
	10/24/2001	VGLCHKS-12156		UTAH LOCAL GOVERNMENTS TRUST	2,328.75		28,608.66	28,608.66
	10/25/2001	VGLCHKS-12187		GUZMAN,S - 000115 - DED - insuranc		14.85	28,593.81	28,593.81
	11/08/2001	VGLCHKS-12228		GUZMAN,S - 000115 - DED - insuranc		14.85	28,578.96	28,578.96
	11/09/2001	VGLCHKS-12253		UTAH LOCAL GOVERNMENTS TRUST	2,328.75		30,907.71	30,907.71
	11/26/2001	VGLCHKS-12277		GUZMAN,S - 000115 - DED - insuranc		14.85	30,892.86	30,892.86

UTAH ASSOCIATION OF COUNTIES
Detail General Ledger
 Period: 01/01/2001 to 12/31/2001

Fund 10 - UACIM

Account Number	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4770-010	4770 MEDICAL INSURANCE						
12/11/2001	VGLCHKS-12349		GUZMAN,S - 000115 - DED - insuranc		14.85	30,878.01	30,878.01
12/20/2001	VGLCHKS-12405		UTAH LOCAL GOVERNMENTS TRUST			33,423.98	33,423.98
12/21/2001	VGLCHKS-12426		GUZMAN,S - 000115 - DED - insuranc	2,545.97	14.85	33,409.13	33,409.13
4810-010	4810 OTHER INSURANCE						
01/01/2001			Beginning Balance			0.00	0.00
01/09/2001	VGLCHKS-11196		AON ENTERPRISE INSURANCE SERVICE	1,546.00		1,546.00	1,546.00
02/08/2001	VGLCHKS-11350		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	312.01		1,858.01	1,858.01
03/15/2001	VGLCHKS-Deposit		PEHP		2,012.80	-154.79	-154.79
04/10/2001	VGLCHKS-11574		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	204.31		49.52	49.52
04/24/2001	VGLCHKS-11603		WORKERS COMPENSATION FUND OF UTAH	281.67		331.19	331.19
06/01/2001	VGLCHKS-11727		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	214.50		545.69	545.69
07/03/2001	VGLCHKS-11848		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	112.14		657.83	657.83
07/31/2001	VGLCHKS-11941		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	112.35		770.18	770.18
08/22/2001	VGLCHKS-11974		WORKERS COMPENSATION FUND OF UTAH	94.80		864.98	864.98
09/27/2001	VGLCHKS-12103		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	112.57		977.55	977.55
09/27/2001	VGLCHKS-12104		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	112.49		1,090.04	1,090.04
10/18/2001	VGLCHKS-12134		AON RISK SERVICES, INC OF UTAH	134.00		1,224.04	1,224.04
11/09/2001	VGLCHKS-12263		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	108.90		1,332.94	1,332.94
12/04/2001	VGLCHKS-12324		PUBLIC EMPLOYEES LONG-TERM DISABILITY PR	113.30		1,446.24	1,446.24
4890-010	4890 DUES, SUBSC & MEMBERSHIPS						
01/01/2001			Beginning Balance			0.00	0.00

UTAH ASSOCIATION OF COUNTIES
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Period: 01/01/2001 to 12/31/2001

Fund 10 - UACIM					
Account Number	Account Description	Transaction Date	Source Reference	Transaction Reference	
				Debits	Credits
					Net Change
					Balance
4890-010	4890 DUES, SUBSC & MEMBERSHIPS				
01/10/2001	VGLCHKS-11200			15.00	15.00
01/10/2001	VGLCHKS-11201			10.00	25.00
01/11/2001	VGLCHKS-11218				
	PRINTERS			147.00	172.00
	BANKCARD CENTER			35.00	207.00
03/09/2001	VGLCHKS-11426			20.00	227.00
04/05/2001	VGLCHKS-11534				
	THOMPSON PUBLISHING				
	GROUP INC			309.00	536.00
04/23/2001	VGLCHKS-11595			18.72	554.72
05/08/2001	VGLCHKS-11614				
	NEWSPAPER AGENCY CORP				
	PUBLIC RISK MANAGEMENT				
	ASSOCIATION			295.00	849.72
06/01/2001	VGLCHKS-11701				
	THOMPSON PUBLISHING				
	GROUP INC			279.00	1,128.72
06/07/2001	VGLCHKS-11736			15.00	1,143.72
06/27/2001	VGLCHKS-11791			755.00	1,898.72
07/03/2001	VGLCHKS-11844			20.00	1,918.72
08/22/2001	VGLCHKS-11962			202.00	2,120.72
10/24/2001	VGLCHKS-12153			21.06	2,141.78
5350-010	5350 PRINTING				
01/01/2001					0.00
04/04/2001	VGLCHKS-11503				
	CONTINENTAL BUSINESS			725.57	725.57
	PRINTING				
12/05/2001	VGLCHKS-12338			577.98	1,303.55
	CONTINENTAL BUSINESS				
	PRINTING				
6350-010	6350 TRANSFER TO PROP & EQUIP				
01/01/2001					0.00
01/31/2001	GJ-108			284.08	284.08
05/31/2001	RJ-506			20,126.00	20,410.08
07/31/2001	RJ-709			3,003.00	23,413.08
10/31/2001	GJ-1008			142.84	23,555.92
11/08/2001	VGLCHKS-12242			40.00	23,595.92
11/30/2001	GJ-1105				
	SLADE SYSTEMS				
	RECLASSIFY ASSETS UNDER				
	\$250				
12/03/2001	VGLCHKS-12318			795.67	23,555.92
12/31/2001	VGLCHKS-12429			656.66	24,351.59
12/31/2001	VGLCHKS-12430			523.80	25,008.25
12/31/2001	VGLCHKS-12431			438.00	25,532.05
	ORSON H GYGI CO, INC				25,970.05

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Detail General Ledger
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Fund 10 - UACIM					
Account Number	Account Description	Transaction Date	Source Reference	Transaction Reference	
6420-010	6420 DEBT SERVICE-PRINCIPAL				
01/01/2001				Beginning Balance	0.00
04/30/2001	RJ-410			ADJUST PRINCIPAL PAYMENT	24,000.00
6880-010	6880 PUB RELATIONS & MARKETING				
01/01/2001				Beginning Balance	0.00
12/04/2001	VGLCHKS-12321			AMERICAN EXPRESS	70.00
INSUR MUTUAL TRANSACTION FUND Net Income:					
				\$54,215.64	\$0.00
INSUR MUTUAL TRANSACTION FUND Sub Totals:					
				\$2,117,075.22	\$0.00
Net Income:					
				\$54,215.64	-\$54,215.64
Grand Totals:					
				\$2,117,075.22	-\$405,611.13
				\$2,522,686.35	\$0.00

UTAH ASSOCIATION OF COUNTIES
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Fund 11 - Special Projects (McLarens)

Account Number	Transaction Date	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4410-011		4410 BUILDING MAINT & OPER						
	01/01/2001			Beginning Balance				0.00
	01/09/2001			WINGFOOT CORPORATION	129.00		129.00	129.00
	01/11/2001			BROWNING-FERRIS INDUSTRI	10.71		139.71	139.71
	01/12/2001			F&S PROPERTY MAINTENANC	50.00		189.71	189.71
	01/16/2001			MURRAY CITY UTILITIES	138.94		328.65	328.65
	02/06/2001			JENSON LIGHTING MAINTENAN	40.42		369.07	369.07
	02/06/2001			H&R SALES	53.57		422.64	422.64
	02/06/2001			H&R SALES	16.39		439.03	439.03
	02/07/2001			F&S PROPERTY MAINTENANC	54.50		493.53	493.53
	02/07/2001			BROWNING-FERRIS INDUSTRI	10.71		504.24	504.24
	02/16/2001			MURRAY CITY UTILITIES	125.91		630.15	630.15
	02/16/2001			WINGFOOT CORPORATION	129.00		759.15	759.15
	03/09/2001			BANKCARD CENTER	93.74		852.89	852.89
	03/09/2001			MURRAY CITY UTILITIES	126.15		979.04	979.04
	03/13/2001			JENSON REFRIGERATION, INC	97.00		1,076.04	1,076.04
	03/13/2001			ADT SECURITY SERVICES	15.83		1,091.87	1,091.87
	03/13/2001			ALLSCAPE	17.00		1,108.87	1,108.87
	03/13/2001			BROWNING-FERRIS INDUSTRI	10.71		1,119.58	1,119.58
	03/13/2001			WINGFOOT CORPORATION	129.00		1,248.58	1,248.58
	03/31/2001			GJ-305	74.00		1,322.58	1,322.58
	04/04/2001			JENSON LIGHTING MAINTENAN	184.03		1,506.61	1,506.61
	04/04/2001			H&R SALES	9.35		1,515.96	1,515.96
	04/05/2001			F&S PROPERTY MAINTENANC	50.00		1,565.96	1,565.96
	04/05/2001			BANKCARD CENTER	4.66		1,570.62	1,570.62
	04/10/2001			BROWNING-FERRIS INDUSTRI	10.71		1,581.33	1,581.33
	04/10/2001			MURRAY CITY UTILITIES	125.25		1,706.58	1,706.58
	04/10/2001			H&R SALES	25.56		1,732.14	1,732.14
	04/13/2001			WINGFOOT CORPORATION	129.00		1,861.14	1,861.14
	04/24/2001			F&S PROPERTY MAINTENANC	30.80		1,891.94	1,891.94
	04/24/2001			ALLSCAPE	17.00		1,908.94	1,908.94
	04/30/2001			RECLASSIFY CK# 11507	18.65		1,927.59	1,927.59
	05/08/2001			BROWNING-FERRIS INDUSTRI	10.71		1,938.30	1,938.30
	05/08/2001			QUESTAR GAS	585.51		2,523.81	2,523.81
	05/08/2001			WELLS FARGO CARD SERVICE	112.86		2,636.67	2,636.67
	05/10/2001			WINGFOOT CORPORATION	129.00		2,765.67	2,765.67
	05/10/2001			MURRAY CITY UTILITIES	123.06		2,888.73	2,888.73
	05/21/2001			F&S PROPERTY MAINTENANC	146.70		3,035.43	3,035.43
	05/31/2001			RECLASSIFY CK# 11621	18.50		3,053.93	3,053.93
				RJ-508				

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Account Number	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4410-011	4410 BUILDING MAINT & OPER						
06/01/2001	VGLCHKS-11695		QUESTAR GAS	71.37		3,125.30	3,125.30
06/01/2001	VGLCHKS-11703		ADT SECURITY SERVICES	15.83		3,141.13	3,141.13
06/01/2001	VGLCHKS-11708		JENSON REFRIGERATION, INC	78.58		3,219.71	3,219.71
06/07/2001	VGLCHKS-11738		WINGFOOT CORPORATION	129.00		3,348.71	3,348.71
06/26/2001	VGLCHKS-11783		MURRAY CITY UTILITIES	175.92		3,524.63	3,524.63
06/26/2001	VGLCHKS-11784		QUESTAR GAS	12.53		3,537.16	3,537.16
06/27/2001	VGLCHKS-11789		BROWNING-FERRIS INDUSTRI	10.71		3,547.87	3,547.87
06/30/2001	GJ-608		RECLASS CK#S 11685, 11725	18.50		3,566.37	3,566.37
07/02/2001	VGLCHKS-11809		H&R SALES	7.23		3,573.60	3,573.60
07/02/2001	VGLCHKS-11824		H&R SALES	12.55		3,586.15	3,586.15
07/26/2001	VGLCHKS-11893		4C'S PLUMBING OF UTAH, INC	100.50		3,686.65	3,686.65
07/26/2001	VGLCHKS-11895		JENSON LIGHTING MAINTENAN	182.05		3,868.70	3,868.70
07/26/2001	VGLCHKS-11909		QUESTAR GAS	140.36		4,009.06	4,009.06
07/30/2001	VGLCHKS-11924		BYRD'S FIRE PROTECTION CO	6.38		4,015.44	4,015.44
07/31/2001	VGLCHKS-11928		MURRAY CITY UTILITIES	223.81		4,239.25	4,239.25
07/31/2001	VGLCHKS-11933		WINGFOOT CORPORATION	129.00		4,368.25	4,368.25
07/31/2001	VGLCHKS-11935		F&S PROPERTY MAINTENANC	167.00		4,535.25	4,535.25
07/31/2001	RJ-709		RECLASS CKS CODED TO 4430	86.80		4,622.05	4,622.05
07/31/2001	GJ-710		VOID CK# 11601		30.80	4,591.25	4,591.25
08/22/2001	VGLCHKS-11964		ADT SECURITY SERVICES	16.53		4,607.78	4,607.78
08/22/2001	VGLCHKS-11965		JENSON LIGHTING MAINTENAN	162.42		4,770.20	4,770.20
08/22/2001	VGLCHKS-11968		F&S PROPERTY MAINTENANC	205.29		4,975.49	4,975.49
08/22/2001	VGLCHKS-11976		BROWNING-FERRIS INDUSTRI	11.54		4,987.03	4,987.03
08/23/2001	VGLCHKS-11979		WINGFOOT CORPORATION	129.00		5,116.03	5,116.03
08/23/2001	VGLCHKS-11987		MURRAY CITY UTILITIES	250.24		5,366.27	5,366.27
08/23/2001	VGLCHKS-11989		AMERICAN EXPRESS	11.54		5,377.81	5,377.81
08/23/2001	VGLCHKS-11989		AMERICAN EXPRESS	18.88		5,396.69	5,396.69
09/07/2001	VGLCHKS-12052		H&R SALES	14.42		5,411.11	5,411.11
09/07/2001	VGLCHKS-12053		WINGFOOT CORPORATION	129.00		5,540.11	5,540.11
09/27/2001	VGLCHKS-12091		F&S PROPERTY MAINTENANC	104.88		5,644.99	5,644.99
09/27/2001	VGLCHKS-12095		ALPINE WINDOW CLEANING, IN	70.00		5,714.99	5,714.99
09/27/2001	VGLCHKS-12098		MURRAY CITY UTILITIES	212.05		5,927.04	5,927.04
09/27/2001	VGLCHKS-12099		BROWNING-FERRIS INDUSTRI	11.54		5,938.58	5,938.58
09/30/2001	GJ-908			18.50		5,957.08	5,957.08
10/17/2001	VGLCHKS-12130		CACTUS & TROPICALS	37.00		5,994.08	5,994.08
10/19/2001	VGLCHKS-12137		WINGFOOT CORPORATION	129.00		6,123.08	6,123.08
10/19/2001	VGLCHKS-12142		MURRAY CITY UTILITIES	224.08		6,347.16	6,347.16
10/19/2001	VGLCHKS-12143		BROWNING-FERRIS INDUSTRI	11.54		6,358.70	6,358.70

UTAH ASSOCIATION OF COUNTIES
Detail General Ledger
 Period: 01/01/2001 to 12/31/2001

Fund 11 - Special Projects (McLarens)

Account Number	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4410-011	4410 BUILDING MAINT & OPER						
10/19/2001	VGLCHKS-12150		H&R SALES	8.44		6,367.14	6,367.14
10/24/2001	VGLCHKS-12154		F&S PROPERTY MAINTENANC	102.50		6,469.64	6,469.64
11/08/2001	VGLCHKS-12237		BROWNING-FERRIS INDUSTRI	11.54		6,481.18	6,481.18
11/08/2001	VGLCHKS-12245		SALT LAKE COUNTY TREASUR	337.30		6,818.48	6,818.48
11/08/2001	VGLCHKS-12248		WINGFOOT CORPORATION	129.00		6,947.48	6,947.48
11/08/2001	VGLCHKS-12249		CACTUS & TROPICALS	18.50		6,965.98	6,965.98
11/09/2001	VGLCHKS-12255		JENSON LIGHTING MAINTENAN	51.90		7,017.88	7,017.88
11/29/2001	VGLCHKS-12298		F&S PROPERTY MAINTENANC	84.40		7,102.28	7,102.28
11/29/2001	VGLCHKS-12303		H&R SALES	8.33		7,110.61	7,110.61
11/29/2001	VGLCHKS-12307		ADT SECURITY SERVICES	17.61		7,128.22	7,128.22
11/29/2001	VGLCHKS-12309		MURRAY CITY UTILITIES	172.81		7,301.03	7,301.03
12/05/2001	VGLCHKS-12332		CACTUS & TROPICALS	18.50		7,319.53	7,319.53
12/05/2001	VGLCHKS-12335		WINGFOOT CORPORATION	129.00		7,448.53	7,448.53
12/19/2001	VGLCHKS-12379		QUESTAR GAS	57.56		7,506.09	7,506.09
12/20/2001	VGLCHKS-12393		MURRAY CITY UTILITIES	124.26		7,630.35	7,630.35
12/20/2001	VGLCHKS-12399		BROWNING-FERRIS INDUSTRI	11.54		7,641.89	7,641.89
12/21/2001	VGLCHKS-12409		JENSON REFRIGERATION, INC	173.86		7,815.75	7,815.75
4410-011 Sub Totals:				\$7,846.55	\$30.80	\$7,815.75	\$7,815.75
Net Loss:				\$0.00	\$7,815.75	\$7,815.75	\$7,815.75
Grand Totals:				\$7,846.55	\$30.80	\$7,815.75	\$7,815.75

UTAH ASSOCIATION OF COUNTIES

Detail General Ledger

Period: 01/01/2001 to 12/31/2001

Fund 11 - Special Projects (McLarens)

Account Number	Account Description	Transaction Date	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
4400-011	4400 DEBT SERVICE							
		01/01/2001		Beginning Balance				0.00
		04/24/2001	VGLCHKS-11606	ZIONS BANK	27,060.48		27,060.48	27,060.48
		04/30/2001	RJ-410	ADJUST PRINCIPAL PAYMENT		16,000.00	11,060.48	11,060.48
		10/24/2001	VGLCHKS-12166	ZIONS BANK	9,538.07		20,598.55	20,598.55
4400-011 Sub Totals:					<u>\$36,598.55</u>	<u>\$16,000.00</u>	<u>\$20,598.55</u>	<u>\$20,598.55</u>
Net Loss:					<u>\$0.00</u>	<u>\$20,598.55</u>	<u>\$20,598.55</u>	<u>\$20,598.55</u>
Grand Totals:					<u>\$36,598.55</u>	<u>\$16,000.00</u>	<u>\$20,598.55</u>	<u>\$20,598.55</u>

UTAH ASSOCIATION OF COUNTIES
Detail General Ledger
 Period: 01/01/2001 to 12/31/2001

Fund 11 - Special Projects (McLarens)

Account Number	Transaction Date	Account Description	Source Reference	Transaction Reference	Debits	Credits	Net Change	Balance
6420-011	01/01/2001	6420 DEBT SERVICE-PRINCIPAL						
	04/30/2001		RJ-410	Beginning Balance ADJUST PRINCIPAL PAYMENT	16,000.00		16,000.00	16,000.00
					<u>\$16,000.00</u>	<u>\$0.00</u>	<u>\$16,000.00</u>	<u>\$16,000.00</u>
6420-011 Sub Totals:								
Net Loss:					<u>\$0.00</u>	<u>\$16,000.00</u>	<u>\$16,000.00</u>	<u>\$16,000.00</u>
Grand Totals:					<u>\$16,000.00</u>	<u>\$0.00</u>	<u>\$16,000.00</u>	<u>\$16,000.00</u>

Exhibit 4

2001 UACIM Direct Costs

I. UAC Management Conference, April 18-20, 2001, SUU, Cedar City, Utah

A.	White (70%), Brady, Guzman Sleeping Rooms	\$654.32
B.	SUU Service Fee, Estimate 11% of Total Note: SUU has service fee rather than meeting room charges. Includes Insurance Coordinators Overhead Projector	311.00
C.	Meals for UACIM Staff Estimate \$20/Day for Brady and Guzman and \$14/Day for White for 3 days No UACIM Sponsorships	162.00

II. UAC Annual Convention, November 14-16, 2001, St. George, Utah

A.	2 Hawaiian Shirts @ \$18.00 and 1 @12.50	\$ 48.50
B.	Sleeping Rooms White (70%)/Brady Guzman Room coded to UACIM	578.50
C.	Meals for UACIM Staff 2 sponsors, A.J. Gallagher (\$600), UACIM Membership Dinner McLarens, Toplis (\$600), Wednesday Break	180.00
D.	Meeting Room Fees: UACIM Membership Dinner/Shared (Room Fee \$1,000) UACIM Membership Meeting	500.00 Included

Total Cost	\$2,434.32
------------	------------

2001 UACIM Direct Costs

I UAC Management Conference, April 18-20, 2001, SUU, Cedar City, Utah		
A.	White, Brady, Guzman Sleeping Rooms	\$727.02
B.	SUU Service Fee, Estimate 11% of Total Note: SUU has service fee rather than meeting room charges. Includes Insurance Coordinators Overhead Projector	311.00
C.	Meals for UACIM Staff Estimate \$20/Day for 3 Days for 3 People No UACIM Sponsorships	180.00
II UAC Annual Convention, November 14-16, 2001, St. George, Utah		
A.	3 Hawaiian Shirts @ \$18.00	\$54.00
B.	Sleeping Rooms White/Brady Guzman Room coded to UACIM	680.58
C.	Meals for UACIM Staff 2 sponsors, A.J. Gallagher [\$1,200], UACIM Membership Dinner McLarens, Toplis (\$600), Wednesday Break	180.00
D.	Meeting Room Fees: UACIM Membership Dinner/Shared [Room Fee \$1,000] UACIM Membership Meeting	500.00 Included
Total Costs		\$2,632.60

Exhibit 5

UAC Building – Debt Service Reserve

$\$183,500$ (approx annual payment) \div 5 years = $\$ \$36,700$ per year

$\$36,700 \times 47\%$ (UACIM Allocated Space) = $\$17,260$

Exhibit 6

2000 Budget

Building Repairs and Replacement

<u>Item</u>	<u>Annual Reserve</u>	<u>Years</u>
Roof	\$1,466	15
Re-stain Doors	1,362	10
Re-stain Wood Trim	200	10
Repaint Walls	1,350	10
Parking Lot	700	10
Light Fixtures	280	10
Water Heater	100	5
Plumbing	500	10
Fire Sprklers	200 + 100	1/5
Carpet	2,200	10
Skylight	200	10
Fire Extinguishers	100	1
Wall Coverings	550	10
Mechanical	1,000	5
Misc.	1,000	10
Total Annual Reserve	\$11,308	

Post-It* Fax Note	7671	Date	# of pages 1
To Brent Gardner		From	
Co./Dept.		Co. BenecO	
Phone #		Phone #	
Fax # 265-9485		Fax #	

Item	Current Warranty	Replacement Price	Requires Replacement
EPDM Roof	15 years	\$ 22,000.00	Membrane only, no insulation
Repaint/ Stain Doors and frames	1 year	\$ 13,620.00	10 years
Re-stain wood trim	1 year	\$ 2,000.00	10 years
Repaint walls & drywall ceilings	1 year	\$ 13,500.00	10 years
Parking lot slurry overlay	1 year	\$ 7,000.00	10 years
Light Fixture Ballast	1 year	\$ 2,800.00	10 years
Water heater replacement		\$ 500.00	5-10 years
Plumbing	1 year	\$ 5,000.00	10 year
Fire Sprinkler Maintenance	1 year	\$ 200.00 \$ 500.00	Year 5 years
Carpet	1 year	\$ 22,000.00	10 year
Skylight Replacement	5 year	\$ 2,000.00	10 year
Fire Extinguishers	1 year	\$ 100.00	Year
Wall Coverings	1 year	\$ 5,500.00	10 year
Mechanical	1 year	\$ 5,000.00	5 year
Misc. Contingency		\$ 10,000.00	10 year
		<u>\$ 111,720.00</u>	

These numbers do not include inflation. We assume inflation is between 3% - 5% each year.

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<u>Accumulated Surplus</u>			<u>Surplus as of 2000</u>	(417,711.00)
1992	(88,050.00)	(88,050.00)	Adjustments:	
1993	(75,271.25)	(163,321.25)	1999	
1994	(78,162.45)	(241,483.70)	Interest adjustment	(1,796.41)
1995	(76,387.59)	(317,871.29)	McLaren's Debt Service - Principal	(15,000.00)
1996	12,758.55	(305,112.74)	McLaren's Debt Service - Interest	(22,261.27)
1997	(44,525.87)	(349,638.61)	McLaren's - Office Maintenance	(6,294.60)
1998	1,643.23	(347,995.38)	2000	
1999	69,838.82	(278,156.56)	Rounding	3.49
2000	(10,314.43)	(288,470.99)	Legal	(970.25)
			Interest adjustment	(6,805.67)
Total		<u>(288,470.99)</u>	McLaren's Debt Service - Principal	(13,875.00)
			McLaren's Debt Service - Interest	(20,095.01)
			McLaren's - Office Maintenance	(6,421.28)
			Auto Reserve	(13,300.00)
			Building Reserve	(17,109.00)
			Building Repairs and Replacement Reserve	(5,315.00)
			Subtotal	<u>(129,240.01)</u>
				<u>(288,470.99)</u>

Summary:

There was no allocation of salaries in years prior to 2001, but the management fee was used in all years prior to 2001.

Journal entry (be) in 2001 was done to correct amounts and percentages from 40% to 37% for shared expenses. However, in prior years, (at least from 1999) the incorrect percentage was used we were unable to find where it was corrected.

In 2000, the beginning surplus balance per Robison Hill (311,405) does not match their ending balance for 1999 (328,148)

According to the sublease/purchase agreement (page 11 and 12), all expenses building related should be allocated pro rata according to the proportionate share of the building.

Per conversation with Brent from UAC, the percentages prior to moving over to the new building were as follows:

40% UAC, 30% insurance, 20% McLaren's, 10% MCAT.

Upon moving over to the new building, the percentages remained the same until 2000 when UAC hired two new people, and they increased the % from 50% to 53%. No other documentation available.

Per the agreement, rent shall include "UACIM's prorata share of the operating and maintenance

Insurance on cars should be based on actual cars used

In addition, there are quite a bit of expenses that could be directly allocated instead of pro-rata.

It is inconsistent for UAC to allocate such a large amount of salaries to the Mutual Transaction fund, whereas in prior years the management fee was sufficient.

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Utah Association of Counties - UACIM Fund
****.010
Standard Trial Balance
12/31/2001

Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	
3120.010	Management Fees	(446,815.00)		(446,815.00)		(446,815.00)	
3150.010	Interest income	(20,010.23)		(20,010.23)	7,346.35	(12,663.88)	(12,663.88)
4030.010	Staff Salaries	160,333.70		160,333.70	34,103.00	194,436.70	
4040.010	Training and Assistance	13,097.84		13,097.84		13,097.84	
4050.010	Legal		2,872.52	2,872.52		2,872.52	
4070.010	Management Fee	15,000.00		15,000.00	(15,000.00)	-	
4090.010	Accounting and Auditing	1,704.50	50.00	1,754.50		1,754.50	
4170.010	Automobile Expense	7,344.39		7,344.39		7,344.39	
4280.010	Technical Assistance	900.00		900.00		900.00	
4290.010	Board Expense	15,249.61	164.00	15,413.61	(3,708.00)	11,705.61	
4300.010	Data Processing	5,112.85	(2,645.05)	2,467.80	(185.08)	2,282.72	
4310.010	Staff Expense	18,657.42	(372.61)	18,284.81		18,284.81	
4400.010	Debt Service	28,398.77		28,398.77	20,095.01	48,493.78	
4410.010	Office Maintenance	11,623.21	995.48	12,618.69	6,421.28	19,039.97	
4490.010	Telephone	5,579.11	(4,084.98)	1,494.13	(112.06)	1,382.07	
4530.010	Postage	2,927.28	(0.29)	2,926.99	(219.52)	2,707.47	
4610.010	Office Supplies	3,003.78	207.90	3,211.68	(240.88)	2,970.80	
4620.010	Copies	1,302.73		1,302.73	(97.70)	1,205.03	
4010.010	Vacation and Sick Leave			-	668.41	668.41	
4690.010	Retirement	29,306.77	3,390.68	32,697.45	3,083.00	35,780.45	
4730.010	Payroll Taxes	12,626.88		12,626.88	2,206.00	14,832.88	
4770.010	Medical Insurance	33,409.13		33,409.13	3,949.00	37,358.13	
4810.010	Other Insurance	1,446.24	112.83	1,559.07	(116.93)	1,442.14	
4890.010	Dues, Subscriptions	2,141.78	(35.00)	2,106.78		2,106.78	
5350.010	Printing	1,303.55		1,303.55		1,303.55	
6350.010	Transfer to Property & Equipment	25,970.00		25,970.00		25,970.00	
3200.010	Transfer from Property	(7,900.00)		(7,900.00)		(7,900.00)	
6420.010	Debt Service - Principal	24,000.00		24,000.00	13,875.00	37,875.00	
4430.010	Building and Equipment			-		-	
6780.010	Conventions			-	2,434.32	2,434.32	
6880.010	Public Relations and Marketing	70.00		70.00		70.00	
YTD Net (Excess) Deficit		(54,215.69)	655.48	(53,560.21)	74,501.21	20,941.00	
Total 2000 Debt Service (4400)	108,621.68				20,095.01		
Total 2000 Office Maintenance (4410)	34,709.64				6,421.28		
Total 2000 Debt Service - Principal (6420)	75,000.00				13,875.00		
Reserves:							
Auto Reserve						17,689.00	
Building Reserve						5,315.00	
Building Repairs and Replacement Reserve							
YTD Net (Excess) Deficit						<u>43,945.00</u>	

Per Sonya

6350.010	25,970.00
Auto Reserve	(14,000.00)
3200.010	(7,900.00)
4430.010	-

Sonya's office equipment	4,070.00
Sonya's debt service	52,398.77

Base Rental Schedule:

	Principal	Interest	Total Payment
05/01/2000	75,000.00	52,437.50	127,437.50
11/01/2000		50,206.25	50,206.25
Total 2000:	75,000.00	102,643.75	177,643.75
UAC (53%)	39,750.00	54,401.19	94,151.19
INSURANCE (28.5%)	21,375.00	29,253.47	50,628.47
MCLARENS (18.5%)	13,875.00	18,989.09	32,864.09
	75,000.00	102,643.75	177,643.75

Utah Association of Counties - UACIM Fund
 ****-010
 Standard Trial Balance
 12/31/2000

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Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	
3120.010	Management Fees	(447,686.00)		(447,686.00)		(447,686.00)	
3150.010	Interest income	(24,229.32)		(24,229.32)	6,805.67	(17,423.65)	(17,423.65)
4030.010	Staff Salaries	146,511.64		146,511.64		146,511.64	
4040.010	Training and Assistance	12,102.29		12,102.29		12,102.29	
4050.010	Legal		970.25	970.25		970.25	
4070.010	Management Fee	10,000.00		10,000.00		10,000.00	
4090.010	Accounting and Auditing	2,104.74		2,104.74		2,104.74	
4170.010	Automobile Expense	5,017.55		5,017.55		5,017.55	
4280.010	Technical Assistance			-		-	
4290.010	Board Expense	8,900.15		8,900.15		8,900.15	
4300.010	Data Processing	4,229.85		4,229.85		4,229.85	
4310.010	Staff Expense	14,218.23		14,218.23		14,218.23	
4400.010	Debt Service	34,017.49		34,017.49	20,095.01	54,112.50	
4410.010	Office Maintenance	10,656.93		10,656.93	6,421.28	17,078.21	
4490.010	Telephone	4,092.25		4,092.25		4,092.25	
4530.010	Postage	2,716.29		2,716.29		2,716.29	
4610.010	Office Supplies	2,116.16		2,116.16		2,116.16	
4620.010	Copies	1,537.61		1,537.61		1,537.61	
4010.010	Vacation and Sick Leave			-		-	
4690.010	Retirement	32,179.95		32,179.95		32,179.95	
4730.010	Payroll Taxes	11,349.36		11,349.36		11,349.36	
4770.010	Medical Insurance	23,676.39		23,676.39		23,676.39	
4810.010	Other Insurance	1,371.72		1,371.72		1,371.72	
4890.010	Dues, Subscriptions	1,621.45		1,621.45		1,621.45	
5350.010	Printing	307.47		307.47		307.47	
6350.010	Transfer to Property & Equipment	23,857.00		23,857.00		23,857.00	
3200.010	Transfer from Property	(4,500.00)		(4,500.00)		(4,500.00)	
6420.010	Debt Service - Principal	22,500.00		22,500.00	13,875.00	36,375.00	
4430.010	Building and Equipment	7,125.15		7,125.15		7,125.15	
6780.010	Conventions			-		-	
6880.010	Public Relations and Marketing			-		-	
YTD Net (Excess) Deficit		(94,205.65)	970.25	(93,235.40)	47,196.97	(46,038.43)	
Total 2000 Debt Service (4400)		108,621.68			20,095.01		
Total 2000 Office Maintenance (4410)		34,709.64			6,421.28		
Total 2000 Debt Service - Principal (6420)		75,000.00			13,875.00		
Reserves:							
Auto Reserve						13,300.00	
Building Reserve						17,109.00	
Building Repairs and Replacement Reserve						5,315.00	
YTD Net (Excess) Deficit						(10,314.43)	

Per Sonya

6350.010	23,857.00
Auto Reserve	(14,000.00)
3200.010	(4,500.00)
4430.010	7,125.15

Sonya's office equipment	12,482.15
Sonya's debt service	56,517.49

Base Rental Schedule:

	Principal	Interest	Total Payment
05/01/2000	75,000.00	52,437.50	127,437.50
11/01/2000		50,206.25	50,206.25
Total 2000:	75,000.00	102,643.75	177,643.75
UAC (53%)	39,750.00	54,401.19	94,151.19
INSURANCE (28.5%)	21,375.00	29,253.47	50,628.47
MCLARENS (18.5%)	13,875.00	18,989.09	32,864.09
	75,000.00	102,643.75	177,643.75

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FOR DISCUSSION PURPOSES ONLY

Utah Association of Counties - UACIM Fund

****.010

Standard Trial Balance

12/31/1999

Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	Indirect / Other Expenses	Adjusted Balance
	3120.010 Management Fees	(358,610.00)		(358,610.00)		(358,610.00)		
	3150.010 Interest income	(19,181.20)		(19,181.20)	1,796.41	(17,384.79)		(17,384.79)
				-		-		
	4030.010 Staff Salaries	150,774.36		150,774.36		150,774.36		
	4040.010 Training and Assistance	7,667.01		7,667.01		7,667.01		
	4050.010 Legal	-		-		-		
	4070.010 Management Fee	-		-		-		
	4090.010 Accounting and Auditing	663.68		663.68		663.68		
	4170.010 Automobile Expense	4,593.39		4,593.39		4,593.39		
	4280.010 Technical Assistance	-		-		-		
	4290.010 Board Expense	5,222.50		5,222.50		5,222.50		
	4300.010 Data Processing	3,166.32		3,166.32		3,166.32		
	4310.010 Staff Expense	13,703.35		13,703.35		13,703.35		
	4350.010 UACIM Administrative Fees	10,000.00		10,000.00		10,000.00		
	4400.010 Debt Service	33,511.91		33,511.91	22,261.27	55,773.18		
	4410.010 Office Maintenance	10,050.96		10,050.96	6,294.60	16,345.56		
				-		-		
	4490.010 Telephone	4,776.32		4,776.32		4,776.32		
	4530.010 Postage	3,475.52		3,475.52		3,475.52		
	4610.010 Office Supplies	2,458.28		2,458.28		2,458.28		
	4620.010 Copies	2,333.69		2,333.69		2,333.69		
	4010.010 Vacation and Sick Leave	-		-		-		
	4690.010 Retirement	32,503.87		32,503.87		32,503.87		
	4730.010 Payroll Taxes	11,666.28		11,666.28		11,666.28		
	4770.010 Medical Insurance	25,905.13		25,905.13		25,905.13		
	4810.010 Other Insurance	3,215.60		3,215.60		3,215.60		
	4890.010 Dues, Subscriptions	3,243.90		3,243.90		3,243.90		
	5350.010 Printing	1,902.79		1,902.79		1,902.79		
	6350.010 Transfer to Property & Equipment	56,145.07		56,145.07		56,145.07		
	3200.010 Transfer from Property	(3,900.00)		(3,900.00)		(3,900.00)		
	6400.010 Transfer to General Fund	19,000.00		19,000.00		19,000.00		
	6420.010 Debt Service - Principal	-		-	15,000.00	15,000.00		
	4430.010 Building and Equipment	-		-		-		
	6780.010 Conventions	-		-		-		
	6880.010 Public Relations and Marketing	197.81		197.81		197.81		
YTD Net (Excess) Deficit		<u>24,486.54</u>	<u>-</u>	<u>24,486.54</u>	<u>45,352.28</u>	<u>69,838.82</u>		
Total 1999 Debt Service (4400)	111,306.34				22,261.27	(20%)		
Total 1999 Office Maintenance (4410)	31,472.98				6,294.60	(20%)		
Total 1999 Debt Service - Principal (6420)	75,000.00				15,000.00	(20%)		
Reserves:								
Auto Reserve						-		
Building Reserve						-		
YTD Net (Excess) Deficit						<u>69,838.82</u>		

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Utah Association of Counties - UACIM Fund
****.010
Standard Trial Balance
12/31/1998

Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	Indirect / Other Expenses	Adjusted Balance
3120.010	Management Fees	(281,635.00)		(281,635.00)		(281,635.00)		
3150.010	Interest income	(20,975.35)		(20,975.35)		(20,975.35)		
4030.010	Staff Salaries	131,343.13		131,343.13		131,343.13		
4040.010	Training and Assistance	9,306.73		9,306.73		9,306.73		
4050.010	Legal	139.23		139.23		139.23		
4070.010	Management Fee			-		-		
4090.010	Accounting and Auditing	590.00		590.00		590.00		
4170.010	Automobile Expense	2,471.62		2,471.62		2,471.62		
4280.010	Technical Assistance			-		-		
4290.010	Board Expense	6,950.82		6,950.82		6,950.82		
4300.010	Data Processing	4,267.09		4,267.09		4,267.09		
4310.010	Staff Expense	17,753.86		17,753.86		17,753.86		
4350.010	UACIM Administrative Fees	13,211.81		13,211.81		13,211.81		
4400.010	Debt Service	-		-		-		
4410.010	Office Maintenance	23,131.59		23,131.59		23,131.59		
4490.010	Telephone	5,432.62		5,432.62		5,432.62		
4530.010	Postage	3,475.22		3,475.22		3,475.22		
4610.010	Office Supplies	3,954.03		3,954.03		3,954.03		
4620.010	Copies	1,563.05		1,563.05		1,563.05		
4010.010	Vacation and Sick Leave			-		-		
4690.010	Retirement	25,800.44		25,800.44		25,800.44		
4730.010	Payroll Taxes	10,073.28		10,073.28		10,073.28		
4770.010	Medical Insurance	22,565.50		22,565.50		22,565.50		
4810.010	Other Insurance	4,551.81		4,551.81		4,551.81		
4890.010	Dues, Subscriptions	1,039.45		1,039.45		1,039.45		
5350.010	Printing	3,329.90		3,329.90		3,329.90		
6350.010	Transfer to Property & Equipment	13,302.40		13,302.40		13,302.40		
3200.010	Transfer from Property			-		-		
6420.010	Debt Service - Principal			-		-		
4430.010	Building and Equipment			-		-		
6780.010	Conventions			-		-		
6880.010	Public Relations and Marketing			-		-		
YTD Net (Excess) Deficit		1,643.23	-	1,643.23	-	1,643.23		

Total 1998 Debt Service (4400)

Total 1998 Office Maintenance (4410)

Total 1998 Debt Service - Principal (6420)

Reserves:

Auto Reserve

YTD Net (Excess) Deficit

1,643.23

Per Sonya

6350.010	13,302.40
Auto Reserve	(10,000.00)
3200.010	-
4430.010	-

Sonya's office equipment 3,302.40
Sonya's debt service -

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Utah Association of Counties - UACIM Fund
****-010
Standard Trial Balance
12/31/1997

Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	Indirect / Other Expenses	Adjusted Balance
3120.010	Management Fees	(267,600.00)		(267,600.00)		(267,600.00)		
3150.010	Interest income	(21,131.36)		(21,131.36)		(21,131.36)		
4030.010	Staff Salaries	108,948.58		108,948.58		108,948.58		
4040.010	Training and Assistance	1,749.78		1,749.78		1,749.78		
4050.010	Legal			-		-		
4070.010	Management Fee	5,000.00		5,000.00		5,000.00		
4090.010	Accounting and Auditing	588.72		588.72		588.72		
4170.010	Automobile Expense	6,101.41		6,101.41		6,101.41		
4280.010	Technical Assistance			-		-		
4290.010	Board Expense	6,641.28		6,641.28		6,641.28		
4300.010	Data Processing	107.71		107.71		107.71		
4310.010	Staff Expense	10,289.63		10,289.63		10,289.63		
4350.010	UACIM Administrative Fees	1,681.58		1,681.58		1,681.58		
4400.010	Debt Service			-	-	-		
4410.010	Office Maintenance	19,268.74		19,268.74	-	19,268.74		
4490.010	Telephone	3,382.88		3,382.88		3,382.88		
4530.010	Postage	3,266.48		3,266.48		3,266.48		
4610.010	Office Supplies	2,416.24		2,416.24		2,416.24		
4620.010	Copies	1,242.83		1,242.83		1,242.83		
4650.010	Newsletter Expense	417.52		417.52		417.52		
4010.010	Vacation and Sick Leave			-		-		
4690.010	Retirement	17,670.77		17,670.77		17,670.77		
4730.010	Payroll Taxes	8,528.20		8,528.20		8,528.20		
4770.010	Medical Insurance	17,267.51		17,267.51		17,267.51		
4810.010	Other Insurance	3,607.00		3,607.00		3,607.00		
4890.010	Dues, Subscriptions	918.96		918.96		918.96		
5350.010	Printing	1,346.26		1,346.26		1,346.26		
6350.010	Transfer to Property & Equipment	32,563.41		32,563.41		32,563.41		
3200.010	Transfer from Property	(8,900.00)		(8,900.00)		(8,900.00)		
6420.010	Debt Service - Principal			-	-	-		
4430.010	Building and Equipment			-		-		
6780.010	Conventions			-		-		
6880.010	Public Relations and Marketing			-		-		
YTD Net (Excess) Deficit		(44,525.87)	-	(44,525.87)	-	(44,525.87)		
Total 1998 Debt Service (4400)				0	-			
Total 1998 Office Maintenance (4410)					-			
Total 1998 Debt Service - Principal (6420)					-			
Reserves:								
Auto Reserve						-		
YTD Net (Excess) Deficit						(44,525.87)		
Per Sonya								
6350.010		32,563.41						
Auto Reserve		(10,000.00)						
3200.010		(8,900.00)						
4430.010		-						
Sonya's office equipment		13,663.41						
Sonya's debt service		-						

Utah Association of Counties - UACIM Fund

****-010

Standard Trial Balance

12/31/1996

Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	Indirect / Other Expenses	Adjusted Balance
3120.010	Management Fees	(260,000.00)		(260,000.00)		(260,000.00)		
3150.010	Interest income	(19,240.76)		(19,240.76)		(19,240.76)		(19,252.61)
4030.010	Staff Salaries	115,809.93		115,809.93		115,809.93		
4040.010	Training and Assistance	4,778.71		4,778.71		4,778.71		
4050.010	Legal			-		-		
4070.010	Management Fee	15,440.34		15,440.34		15,440.34		
4090.010	Accounting and Auditing	360.00		360.00		360.00		
4170.010	Automobile Expense	3,987.88		3,987.88		3,987.88		
4280.010	Technical Assistance			-		-		
4290.010	Board Expense	9,931.53		9,931.53		9,931.53		
4300.010	Data Processing	334.36		334.36		334.36		
4310.010	Staff Expense	9,625.11		9,625.11		9,625.11		
4350.010	UACIM Administrative Fees	6,323.20		6,323.20		6,323.20		
4400.010	Debt Service			-		-		
4410.010	Office Maintenance	18,173.30		18,173.30		18,173.30		
4490.010	Telephone	3,427.85		3,427.85		3,427.85		
4530.010	Postage	4,228.80		4,228.80		4,228.80		
4610.010	Office Supplies	2,923.40		2,923.40		2,923.40		
4620.010	Copies	1,518.93		1,518.93		1,518.93		
4650.010	Newsletter Expense	1,239.36		1,239.36		1,239.36		
4010.010	Vacation and Sick Leave			-		-		
4690.010	Retirement	24,061.54		24,061.54		24,061.54		
4730.010	Payroll Taxes	9,140.36		9,140.36		9,140.36		
4770.010	Medical Insurance	22,294.06		22,294.06		22,294.06		
4810.010	Other Insurance	1,729.05		1,729.05		1,729.05		
4890.010	Dues, Subscriptions	935.08		935.08		935.08		
5350.010	Printing	1,161.97		1,161.97		1,161.97		
6360.010	Transfer to Property & Equipment	34,490.35		34,490.35		34,490.35		
3200.010	Transfer from Property			-		-		
6420.010	Debt Service - Principal			-		-		
4430.010	Building and Equipment			-		-		
6780.010	Conventions			-		-		
6880.010	Public Relations and Marketing	84.20		84.20		84.20		
YTD Net (Excess) Deficit		12,758.55	-	12,758.55	-	12,758.55		

Total 1998 Debt Service (4400)

Total 1998 Office Maintenance (4410)

Total 1998 Debt Service - Principal (6420)

Reserves:

Auto Reserve

YTD Net (Excess) Deficit

12,758.55

Per Sonya

6350.010	34,490.35
Auto Reserve	(10,000.00)
3200.010	-
4430.010	-

Sonya's office equipment 24,490.35

Sonya's debt service -

Utah Association of Counties - UACIM Fund

****-010

Standard Trial Balance

12/31/1995

Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	Indirect / Other Expenses	Adjusted Balance
	3120.010 Management Fees	(260,000.00)		(260,000.00)		(260,000.00)		
	3150.010 Interest income	(19,072.72)		(19,072.72)		(19,072.72)		(19,072.28)
	4030.010 Staff Salaries	83,264.01		83,264.01		83,264.01		
	4040.010 Training and Assistance	1,276.01		1,276.01		1,276.01		
	4050.010 Legal			-		-		
	4070.010 Management Fee	13,559.24		13,559.24		13,559.24		
	4090.010 Accounting and Auditing	330.00		330.00		330.00		
	4170.010 Automobile Expense	3,261.93		3,261.93		3,261.93		
	4280.010 Technical Assistance			-		-		
	4290.010 Board Expense	7,841.39		7,841.39		7,841.39		
	4300.010 Data Processing	1,081.00		1,081.00		1,081.00		
	4310.010 Staff Expense	7,405.39		7,405.39		7,405.39		
	4320.010 Officers Expense	1,088.50		1,088.50		1,088.50		
	4350.010 UACIM Administrative Fees			-		-		
	4400.010 Debt Service			-		-		
	4410.010 Office Maintenance	16,818.92		16,818.92		16,818.92		
	4490.010 Telephone	3,749.83		3,749.83		3,749.83		
	4530.010 Postage	3,772.05		3,772.05		3,772.05		
	4610.010 Office Supplies	1,400.39		1,400.39		1,400.39		
	4620.010 Copies	1,815.30		1,815.30		1,815.30		
	4650.010 Newsletter Expense	835.48		835.48		835.48		
	4010.010 Vacation and Sick Leave			-		-		
	4690.010 Retirement	14,467.78		14,467.78		14,467.78		
	4730.010 Payroll Taxes	6,429.30		6,429.30		6,429.30		
	4770.010 Medical Insurance	14,055.56		14,055.56		14,055.56		
	4810.010 Other Insurance	1,516.33		1,516.33		1,516.33		
	4890.010 Dues, Subscriptions	588.50		588.50		588.50		
	5350.010 Printing	2,319.15		2,319.15		2,319.15		
	6350.010 Transfer to Property & Equipment	15,809.07		15,809.07		15,809.07		
	3200.010 Transfer from Property			-		-		
	6420.010 Debt Service - Principal			-		-		
	4430.010 Building and Equipment			-		-		
	6780.010 Conventions			-		-		
	6880.010 Public Relations and Marketing			-		-		
YTD Net (Excess) Deficit		(76,387.59)	-	(76,387.59)	-	(76,387.59)		

Total 1998 Debt Service (4400)
Total 1998 Office Maintenance (4410)
Total 1998 Debt Service - Principal (6420)

Reserves:

Auto Reserve

YTD Net (Excess) Deficit

Per Sonya

6350.010	15,809.07
Auto Reserve	(10,000.00)
3200.010	-
4430.010	-

Sonya's office equipment 5,809.07
Sonya's debt service -

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Utah Association of Counties - UACIM Fund
****-010
Standard Trial Balance
12/31/1994

Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	Indirect / Other Expenses	Adjusted Balance
3120.010	Management Fees	(225,000.00)		(225,000.00)		(225,000.00)		
3150.010	Interest income	(11,067.44)		(11,067.44)		(11,067.44)		(11,059.95)
4030.010	Staff Salaries	61,832.29		61,832.29		61,832.29		
4040.010	Training and Assistance	1,535.53		1,535.53		1,535.53		
4050.010	Legal	1,151.50		1,151.50		1,151.50		
4070.010	Management Fee	10,000.00		10,000.00		10,000.00		
4090.010	Accounting and Auditing	330.00		330.00		330.00		
4170.010	Automobile Expense	3,611.03		3,611.03		3,611.03		
4280.010	Technical Assistance			-		-		
4290.010	Board Expense	4,224.16		4,224.16		4,224.16		
4300.010	Data Processing	75.50		75.50		75.50		
4310.010	Staff Expense	6,079.17		6,079.17		6,079.17		
4320.010	Officers Expense			-		-		
4350.010	UACIM Administrative Fees			-		-		
4400.010	Debt Service			-	-	-		
4410.010	Office Maintenance	15,081.75		15,081.75	-	15,081.75		
4490.010	Telephone	3,212.55		3,212.55		3,212.55		
4530.010	Postage	2,727.90		2,727.90		2,727.90		
4610.010	Office Supplies	2,520.69		2,520.69		2,520.69		
4620.010	Copies	1,930.06		1,930.06		1,930.06		
4650.010	Newsletter Expense	424.40		424.40		424.40		
4010.010	Vacation and Sick Leave			-		-		
4690.010	Retirement	11,704.44		11,704.44		11,704.44		
4730.010	Payroll Taxes	5,209.25		5,209.25		5,209.25		
4770.010	Medical Insurance	12,275.87		12,275.87		12,275.87		
4810.010	Other Insurance	952.25		952.25		952.25		
4890.010	Dues, Subscriptions	710.55		710.55		710.55		
5350.010	Printing	3,136.41		3,136.41		3,136.41		
6350.010	Transfer to Property & Equipment	8,979.69		8,979.69		8,979.69		
3200.010	Transfer from Property			-		-		
6420.010	Debt Service - Principal			-	-	-		
4430.010	Building and Equipment			-		-		
6780.010	Conventions			-		-		
6880.010	Public Relations and Marketing	200.00		200.00		200.00		
YTD Net (Excess) Deficit		(78,162.45)	-	(78,162.45)	-	(78,162.45)		

Total 1998 Debt Service (4400) -
Total 1998 Office Maintenance (4410) -
Total 1998 Debt Service - Principal (6420) -

Reserves:
Auto Reserve

YTD Net (Excess) Deficit (78,162.45)

Per Sonya

6350.010	8,979.69
Auto Reserve	(6,000.00)
3200.010	-
4430.010	-

Sonya's office equipment 2,979.69
Sonya's debt service -

Utah Association of Counties - UACIM Fund
 ****-010
 Standard Trial Balance
 12/31/1993

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 FOR DISCUSSION PURPOSES ONLY

Account	Description	UACIM Fund Compilation	Accrual Adjustments	Adjusted Balance	McLarens / Other	Adjusted Balance	Indirect / Other Expenses	Adjusted Balance
	3120.010 Management Fees	(225,000.00)		(225,000.00)		(225,000.00)		
	3130.010 EE training	(3,210.00)		(3,210.00)		(3,210.00)		
	3150.010 Interest income	(6,717.10)		(6,717.10)		(6,717.10)		(6,712.50)
	4030.010 Staff Salaries	58,115.47		58,115.47		58,115.47		
	4040.010 Training and Assistance	11,983.77		11,983.77		11,983.77		
	4050.010 Legal	650.00		650.00		650.00		
	4070.010 Management Fee	10,000.00		10,000.00		10,000.00		
	4090.010 Accounting and Auditing	1,458.00		1,458.00		1,458.00		
	4170.010 Automobile Expense	3,005.50		3,005.50		3,005.50		
	4210.010 Meals and Lodging, misc.	1,318.61		1,318.61		1,318.61		
	4280.010 Technical Assistance			-		-		
	4290.010 Board Expense	2,665.17		2,665.17		2,665.17		
	4300.010 Data Processing	207.90		207.90		207.90		
	4310.010 Staff Expense	3,737.23		3,737.23		3,737.23		
	4320.010 Officers Expense			-		-		
	4330.010 Other	2,625.69		2,625.69		2,625.69		
	4350.010 UACIM Administrative Fees			-		-		
	4400.010 Rent	13,130.49		13,130.49	-	13,130.49		
	4410.010 Office Maintenance			-	-	-		
	4490.010 Telephone	2,985.70		2,985.70		2,985.70		
	4530.010 Postage	2,274.22		2,274.22		2,274.22		
	4610.010 Office Supplies	3,708.23		3,708.23		3,708.23		
	4620.010 Copies	1,983.07		1,983.07		1,983.07		
	4650.010 Newsletter Expense			-		-		
	4010.010 Vacation and Sick Leave			-		-		
	4690.010 Retirement	9,834.97		9,834.97		9,834.97		
	4730.010 Payroll Taxes	4,272.86		4,272.86		4,272.86		
	4770.010 Medical Insurance	11,191.46		11,191.46		11,191.46		
	4810.010 Other Insurance	665.20		665.20		665.20		
	4890.010 Dues, Subscriptions	1,027.32		1,027.32		1,027.32		
	5290.010 Meals and Lodging, misc.	65.40		65.40		65.40		
	5350.010 Printing			-		-		
	6350.010 Transfer to Property & Equipment	12,361.98		12,361.98		12,361.98		
	3200.010 Transfer from Property			-		-		
	6420.010 Debt Service - Principal			-	-	-		
	4430.010 Building and Equipment			-		-		
	6780.010 Conventions			-		-		
	6910.010 Gifts	387.61		387.61		387.61		
	6880.010 Public Relations and Marketing			-		-		
YTD Net (Excess) Deficit		(75,271.25)	-	(75,271.25)	-	(75,271.25)		
Total 1998 Debt Service (4400)					-			
Total 1998 Office Maintenance (4410)					-			
Total 1998 Debt Service - Principal (6420)					-			
Reserves:								
Auto Reserve						-		
YTD Net (Excess) Deficit						(75,271.25)		
Per Sonya								
	6350.010	12,361.98						
	Auto Reserve	(6,000.00)						
	3200.010	-						
	4430.010	-						
Sonya's office equipment		6,361.98						
Sonya's debt service		13,130.49						

OLD

AGREEMENT FOR GENERAL ADMINISTRATIVE SERVICES

This Agreement is by and between the Utah Association Insurance Mutual (hereinafter "UACIM") and the Utah Association of Counties (hereinafter "UAC"). In consideration of the mutual covenants herein contained, the parties agree as follows:

1. Term. This Agreement shall take effect on the date UACIM's Bylaws become effective pursuant to Article 17 of the Bylaws and Articles of Incorporation.
2. Office Space. UACIM shall occupy office space provided by UAC, the rental value of which is included in the annual sum paid by UACIM to UAC.
3. Reimbursement for Services. UACIM shall pay UAC for all services rendered under this Agreement, a total annual sum which shall consist of all expenses associated with UAC staff's administration of the pool, as determined annually and approved by the UAC Board of Directors and the UACIM Board of Directors. UACIM shall reimburse UAC for reasonable costs UAC incurred in the formation of UACIM.
4. Services. UAC shall retain a Pool Administrator and other staff members, as appropriate, to provide or arrange for provision of services to UACIM. Such services shall include, but not necessarily be limited to: Bookkeeping; preparation of financial statements; preparation of necessary reports on claims; recording and depositing of payments; providing information to potential members; reviewing claims from members; reviewing and making recommendations on all UACIM contracts; maintaining a complaint register; acting as a liaison with state authorities and responding to inquiries from state authorities; computing and providing membership contribution billings; filing required forms and reports with state and other governmental authorities; maintaining appropriate files; assisting the UACIM auditor and actuary as necessary; reviewing the performance of all contract service providers; coordinating banking functions, handling deposits and reconciliations; implementing investment policies established by the Board; providing necessary notices of membership meetings; supplying resource material for membership and Board meetings; attending membership and Board meetings and other meetings necessary to the administration of the UACIM; keeping detailed minutes of member and Board meetings; and administering committees established by the Board. The Pool Administrator may execute all contracts on behalf of the UACIM which are necessary to provide the general administrative services described herein if any moneys to be expended under the contract are included in the UACIM's approved budget or

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Utah Association of Counties Insurance Mutual
Accounting

Actual:	Check #	Payee	Total of Check	% allocated to Insurance	Amount that should have been allocated to Insurance	Amount that was allocated to Insurance	Difference	Traced to GL
	12311	Robison-Hill & Co.	1,350.00	11.11%	150.00	150.00	-	T
	12045	Robison-Hill & Co.	450.00	11.11%	50.00	50.00	-	T
	11969	Robison-Hill & Co.	250.00	11.11%	27.78	37.50	(9.72)	T
	11921	Robison-Hill & Co.	9,550.00	11.11%	1,061.11	1,142.00	(80.89)	T
	11812	Robison-Hill & Co.	450.00	11.11%	50.00	50.00	-	T
	11704	Robison-Hill & Co.	900.00	11.11%	100.00	100.00	-	T
	11568	Robison-Hill & Co.	900.00	11.11%	100.00	100.00	-	T
	11386	Robison-Hill & Co.	650.00	11.11%	72.22	75.00	(2.78)	T
							<u>(93.39)</u>	
	If correct % is used:							
			Total of Check	% allocated to Insurance	Amount that should have been allocated to Insurance	Amount that was allocated to Insurance	Difference	
			1,350.00	9.09%	122.72	150.00	(27.29)	
			450.00	9.09%	40.91	50.00	(9.10)	
			250.00	9.09%	22.73	37.50	(14.78)	
			9,550.00	9.09%	868.10	1,142.00	(273.91)	
			450.00	9.09%	40.91	50.00	(9.10)	
			900.00	9.09%	81.81	100.00	(18.19)	
			900.00	9.09%	81.81	100.00	(18.19)	
			650.00	9.09%	59.09	75.00	(15.92)	
							<u>(386.45)</u>	

Note:

Robison Hill does the compilations and audit work for UAC. According to the agreed-upon What has been billed in the past is 11.11%, however according to Robison-Hill documents, that actual percentage should be more along the lines of 9% (1 / 11 = 9.09%).

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Utah Association of Counties Insurance Mutual
Other

Check #	Payee	Total of Check	% allocated to Insurance	Amount that should have been allocated to Insurance	Amount that was allocated to Insurance
12370	Ralston Consulting Group	2,250.00	40%	900.00	900.00

Notes:

If Brent puts in 16% of his time to the Mutual, perhaps only 16% of this should have been charged to the Mutual.

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Utah Association of Counties Insurance Mutual
Data Processing

Check #	Payee	Total of Check	% allocated to Insurance	Amount that should have been allocated to Insurance	Amount that was allocated to Insurance	Difference	Notes	Traced to GL
11219	Cyberwire	70.00	40%	28.00	70.00	(42.00)	2)	T
11320	Cyberwire	30.00	40%	12.00	10.00	2.00	1)	T
11322	TCNS	49.99	40%	20.00	20.00	(0.00)		T
11430	Cyberwire	48.95	40%	19.58	24.48	(4.90)	3)	T
11480	TCNS	1,045.85	40%	418.34	418.34	-		T
11523	Cyberwire	48.95	40%	19.58	22.02	(2.44)	4)	T
11607	TCNS	1,291.77	40%	516.71	516.71	(0.00)		T
11843	TCNS	2,671.20	40%	1,068.48	1,068.48	-		T
12047	Cyberwire	48.95	40%	19.58	19.58	-		T
12050	TCNS	1,927.10	40%	770.84	770.84	-		T
12093	Cyberwire	60.00	40%	24.00	24.00	-		T
12145	Cyberwire	80.00	40%	32.00	32.00	-		T
12171	Cyberwire	97.90	40%	39.16	39.16	-		T
12250	TCNS	2,759.60	40%	1,103.84	1,103.84	-		T
12270	Cyberwire	238.95	40%	95.58	95.58	-		T
						-		T

Notes:

TCNS is a computer repair / consulting company. Through examination of invoices, it appears as though these costs could have been directly charged rather than allocated to their respective companies.

- 1) Incorrect allocations used (33% 33% 33%)
- 2) Directly charged to Insurance
- 3) Incorrect allocations used (50% 50%)
- 4) Incorrect allocations used (45% 45% 10%)

The percent that was allocated to the Mutual (40%) was changed in a Robison Hill JE to 37%.

PRE 2000

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FOR DISCUSSION PURPOSES ONLYUtah Association of Counties Insurance Mutual
Building Allocation

	Feet	Inches	x	Feet	Inches	Square Feet	
Intern Office	11	9		14	1	165.48	SHARED
Research Office	11	9		14	1	165.48	MCAT
Admin Manager	12	1		14	1	170.17	UAC
Assoc. Director	18	0		15	9	283.50	UAC
Exec Director	19	3		21	2	407.46	UAC
Asst Admin	14	1		11	9	165.48	INSURANCE
Loss Control	14	1		11	9	165.48	INSURANCE
Claims	14	1		11	9	165.48	TOPLIS
Spare Office	14	1		11	7	163.13	SHARED
File Room	19	9		9	7	189.27	SHARED
Work Room	20	0		13	0	260.00	SHARED
Secr	12	0		9	0	108.00	INSURANCE
Work Room	12	0		10	7	127.00	TOPLIS
Secr	12	0		9	0	108.00	TOPLIS
Library/Conf	11	0		6	6	71.50	SHARED
Comp Room	8	0		8	0	64.00	SHARED
Training Room	35	4		22	8	800.89	SHARED
Supplies	8	0		7	6	60.00	SHARED
Receptionist	12	0		9	0	108.00	SHARED
Vestibule	6	6		9	8	62.83	SHARED

Additional shared

Subtotal 3,811
Basement, etc. 10,391 SHARED

Total (agrees to building plans) 14,202

If McLaren Toplis and MCAT ARE included in sharing common area space:

			alloc of shared space	Total square feet		
UAC	861	6.1%	46%	5,693	6,554	46.15% 55.02%
MCAT	165	1.2%	9%	1,094	1,259	8.87%
INSURANCE	439	3.1%	24%	2,902	3,341	23.52% 44.98%
TOPLIS	400	2.8%	21%	2,647	3,047	21.46%
SHARED	12,336	86.9%				

sum of uac, mcat, insurance and toplis: 1,866 14,202

If McLaren Toplis IS NOT included in sharing common area space:

			alloc of shared space	Total square feet		
UAC	861	6.1%	59%	7,248	8,109	57.10% 68.07%
MCAT	165	1.2%	11%	1,393	1,558	10.97%
INSURANCE	439	3.1%	30%	3,695	4,134	29.11% 31.93%
TOPLIS	400	2.8%	NO SHARED		400	2.82%
SHARED	12,336	86.9%				

sum of uac, mcat and insurance: 1,466 14,202

If McLaren Toplis and MCAT ARE NOT included in sharing common area space:

			alloc of shared space	Total square feet		
UAC	861	6.1%	66%	8,171	9,032	63.60% 64.76%
MCAT	165	1.2%	NO SHARED		165	1.17%
INSURANCE	439	3.1%	34%	4,165	4,604	32.42% 35.24%
TOPLIS	400	2.8%	NO SHARED		400	2.82%
SHARED	12,336	86.9%				

sum of uac and insurance: 1,300 14,202

Notes:

This information was verified by talking to Shawn and Sonya against the plans for the building.

According to the sublease/purchase agreement (page 11 and 12), all expenses building related expenses should be allocated pro rata according to the proportionate share of the building.

Per conversation with Brent from UAC, the percentages prior to moving over to the new building were as follows:
40% UAC, 30% insurance, 20% McLaren's, 10% MCAT.

Upon moving over to the new building, the percentages remained the same until 2000 when UAC hired two new people, and they increased the % from 50% to 53%. No other documentation available.

2000-2001

Utah Association of Counties Insurance Mutual
Building AllocationDRAFT COPY
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	Feet	Inches	x	Feet	Inches	Square Feet	
Intern Office	11	9		14	1	165.48	UAC
Research Office	11	9		14	1	165.48	MCAT
Admin Manager	12	1		14	1	170.17	UAC
Assoc. Director	18	0		15	9	283.50	UAC
Exec Director	19	3		21	2	407.46	UAC
Asst Admin	14	1		11	9	165.48	INSURANCE
Loss Control	14	1		11	9	165.48	INSURANCE
Claims	14	1		11	9	165.48	TOPLIS
Spare Office	14	1		11	7	163.13	UAC
File Room	19	9		9	7	189.27	SHARED
Work Room	20	0		13	0	260.00	SHARED
Secr	12	0		9	0	108.00	INSURANCE
Work Room	12	0		10	7	127.00	TOPLIS
Secr	12	0		9	0	108.00	TOPLIS
Library/Conf	11	0		6	6	71.50	SHARED
Comp Room	8	0		8	0	64.00	SHARED
Training Room	35	4		22	8	800.89	SHARED
Supplies	8	0		7	6	60.00	SHARED
Receptionist	12	0		9	0	108.00	SHARED
Vestibule	6	6		9	8	62.83	SHARED

Subtotal 3,811

Basement, etc. 10,391 SHARED

Additional shared

Total (agrees to building plans) 14,202

If McLaren Toplis and MCAT ARE included in sharing common area space:

			alloc of shared space	Total square feet		
UAC	1,190	8.4%	54%	6,509	7,699	54.21%
MCAT	165	1.2%	8%	905	1,070	7.54%
INSURANCE	439	3.1%	20%	2,402	2,841	20.00%
TOPLIS	400	2.8%	18%	2,191	2,591	18.25%
SHARED	12,007	84.5%				

sum of uac, mcat, insurance and toplis: 2,195 14,202

If McLaren Toplis IS NOT included in sharing common area space:

			alloc of shared space	Total square feet		
UAC	1,190	8.4%	66%	7,962	9,152	64.44%
MCAT	165	1.2%	9%	1,107	1,272	8.96%
INSURANCE	439	3.1%	24%	2,938	3,377	23.78%
TOPLIS	400	2.8%	NO SHARED		400	2.82%
SHARED	12,007	84.5%				

sum of uac, mcat and insurance: 1,794 14,202

If McLaren Toplis and MCAT ARE NOT included in sharing common area space:

			alloc of shared space	Total square feet		
UAC	1,190	8.4%	73%	8,771	9,961	70.14%
MCAT	165	1.2%	NO SHARED		165	1.17%
INSURANCE	439	3.1%	27%	3,236	3,675	25.88%
TOPLIS	400	2.8%	NO SHARED		400	2.82%
SHARED	12,007	84.5%				

sum of uac and insurance: 1,629 14,202

Notes:

This information was verified by talking to Shawn and Sonya against the plans for the building.

According to the sublease/purchase agreement (page 11 and 12), all expenses building related expenses should be allocated pro rata according to the proportionate share of the building.

Per conversation with Brent from UAC, the percentages prior to moving over to the new building were as follows:
40% UAC, 30% insurance, 20% McLaren, 10% MCAT.

Upon moving over to the new building, the percentages remained the same until 2000 when UAC hired two new people, and they increased the % from 50% to 53%. No other documentation available.

Utah Association of Counties Insurance Mutual
Building Maintenance and Operations

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Check #	Payee	Total of Check	% allocated to Insurance	\$ that SHOULD HAVE BEEN allocated to Insurance	\$ that WAS allocated to insurance	Difference	Traced to GL
	Salt Lake County Treasurer	1,687.64	30.00%	506.29	506.29	0.00	
11937	Classic Furniture	499.68	40.00%	199.87	224.84	(24.97)	1)
11203	Jenson Refrigeration, Inc.	72.00	100.00%	72.00			3)
11316	Jenson Refrigeration, Inc.	202.25	30.00%	60.68	60.68	(0.01)	
11318	H&R Sales	268.59	30.00%	80.58	80.58	(0.00)	
11321	H&R Sales	88.06	30.00%	26.42	26.42	(0.00)	
11452	Jenson Refrigeration, Inc.	489.96	30.00%	146.99	146.98	0.01	
11462	H&R Sales	24.94	30.00%	7.48		7.48	6)
11505	Jenson Refrigeration, Inc.	946.79	30.00%	284.04	284.04	(0.00)	
11507	Cactus & Tropicals	117.12	30.00%	35.14	37.50	(2.36)	
11521	H&R Sales	47.86	30.00%	14.36	14.36	(0.00)	
11530	F&S Property Maint	250.00	30.00%	75.00	75.00	-	
11573	H&R Sales	135.28	30.00%	40.58	40.60	(0.02)	
11601	F&S Property Maint	156.00	30.00%	46.80	46.80	-	
11613	Questar Gas	2,951.73	30.00%	885.52	885.52	(0.00)	
11639	Murray City Utilities	620.22	30.00%	186.07	186.07	(0.00)	
11679	F&S Property Maint	739.00	30.00%	221.70	221.70	-	
11695	Questar Gas	404.56	30.00%	121.37	121.37	(0.00)	
11708	Jenson Refrigeration, Inc.	411.94	30.00%	123.58	123.58	0.00	
11738	Wingfoot Corp	645.00	30.00%	193.50	162.78	30.72	
11783	Murray City Utilities	886.42	30.00%	265.93	265.93	(0.00)	
11784	Questar Gas	63.45	30.00%	19.04	19.04	(0.00)	
11798	Cactus & Tropicals	112.57	30.00%	33.77	28.50	5.27	
11809	H&R Sales	40.77	30.00%	12.23	12.23	0.00	
11824	H&R Sales	61.83	30.00%	18.55	18.55	(0.00)	
11895	Jenson Refrigeration, Inc.	182.05	100.00%	182.05	182.05	-	2)
11909	Questar Gas	717.89	30.00%	215.37	215.37	(0.00)	
11928	Murray City Utilities	1,116.14	30.00%	334.84	334.25	0.59	
11933	Wingfoot Corp	645.00	30.00%	193.50	162.78	30.72	
11935	F&S Property Maint	840.00	30.00%	252.00	252.00	-	
11965	Jenson Refrigeration, Inc.	874.75	30.00%	262.43	262.43	(0.00)	
11968	F&S Property Maint	1,023.41	30.00%	307.02	306.91	0.11	
11979	Wingfoot Corp	645.00	30.00%	193.50	162.78	30.72	
11987	Murray City Utilities	1,267.49	30.00%	380.25	380.25	(0.00)	
12052	H&R Sales	74.78	30.00%	22.43	22.44	(0.01)	
12053	Wingfoot Corp	645.00	30.00%	193.50	162.78	30.72	
12091	F&S Property Maint	549.60	30.00%	164.88	164.88	-	
12095	Alpine Window Cleaning	400.00	30.00%	120.00	120.00	-	
12098	Murray City Utilities	1,123.52	30.00%	337.06	337.06	(0.00)	
12137	Wingfoot Corp	645.00	30.00%	193.50	162.78	30.72	
12142	Murray City Utilities	1,130.22	30.00%	339.07	339.06	0.01	
12150	H&R Sales	44.77	30.00%	13.43	13.43	0.00	
12154	F&S Property Maint	525.00	30.00%	157.50	157.50	-	
12248	Wingfoot Corp	645.00	30.00%	193.50	162.78	30.72	
12255	Jenson Refrigeration, Inc.	273.00	30.00%	81.90	81.90	-	
12298	F&S Property Maint	429.00	30.00%	128.70	128.00	0.70	5)
12303	H&R Sales	44.83	30.00%	13.45	14.00	(0.55)	
12309	Murray City Utilities	876.06	30.00%	262.82	262.82	(0.00)	
12332	Cactus & Tropicals	95.00	30.00%	28.50	28.50	-	
12335	Wingfoot Corp	645.00	30.00%	193.50	162.78	30.72	4)
12379	Questar Gas	308.57	30.00%	92.57	92.58	(0.01)	
12393	Murray City Utilities	630.91	30.00%	189.27	189.28	(0.01)	
12409	Jenson Refrigeration, Inc.	869.58	30.00%	260.87	260.88	(0.01)	
			30.00%	-			
			30.00%	-			
			30.00%	-			

Notes:

1) Incorrect allocation: (45% 45% 10%)

For some of Building Maintenance and Operations, UAC has added a % for McLaren-Topolis, so the new percentages are:

UAC	40.00%
Insurance	30.00%
MCAT	10.53%
McLaren-Topolis	19.47%

On the checks that I have looked at, the amount that is attributed to McLaren is coded as "Special Projects."

2) This check was coded 100% to McLaren Topolis

3) This check was coded 100% to UAC.

4) For some reason this series of checks has the following percentage breakdown:

UAC	44.76%
Insurance	25.24%
MCAT	10.00%
McLaren-Topolis	20.00%

5) This series of checks had a slightly different breakout:

40.00%
29.84%
10.49%
19.67%
100.00%

6) This was paid 100% UAC

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Utah Association of Counties Insurance Mutual
Long Distance
Summary

			Detail					Actual	
Check #	Amount	Payee	Total:	218.48		Total:	217.78		
12294	218.48	TelAmerica	UAC	87.39	40%	Brent Gardner	1.70	UAC	1.70
			UACIM	87.39	40%	265-8194	3.16	shared	3.16
			MCAT	43.7	20%	265-9485	21.40	shared	21.40
						Lisa Kalantzes	20.94	UAC	20.94
						Arie VandeGraaff	20.69	UAC	20.69
						Mark Brady	10.15	INSURANCE	10.15
						Eck Prawitt	0.04	MCAT	0.04
						Brent Gardner	2.57	INSURANCE	2.57
						Brent Gardner	8.47	UAC	8.47
						5500	0.09	shared	0.09
						Mark Walsh	14.89	UAC	14.89
						Jean Evans	16.16	UAC	16.16
						6689	0.17	shared	0.17
						6690	2.49	shared	2.49
						Sonya White	8.39	INSURANCE	8.39
						Sonya White	0.11	MCAT	0.11
						Sonya White	2.59	UAC	2.59
						Sonya White	1.01	INSURANCE	1.01
						8800	0.05	shared	0.05
						Pat Fizer	1.26	UAC	1.26
						Shawn Guzman	27.45	INSURANCE	27.45
						Mark Brady	2.78	INSURANCE	2.78
						Lisa Kalantzes	3.72	UAC	3.72
						Arie VandeGraaff	0.44	UAC	0.44
						Shawn Guzman	6.53	INSURANCE	6.53
						Recurring Charges	11.50	Shared	11.50
						Fed Tax	5.68	Shared	5.68
						SL County	11.39	Shared	11.39
						Federal Universal Service Fee	11.37	Shared	11.37
						Utah USF surcharge	0.59	Shared	0.59

Summary						
Actual Breakout	% of actual	% of all - shared	Actual + shared	Total %		
UAC	90.86	41.72%	60.62%	41.15	132.01	60.62%
INSURANCE	58.88	27.04%	39.28%	26.67	85.55	39.28%
MCAT	0.15	0.07%	0.10%	0.07	0.22	0.10%
Shared	67.89	31.17%				0.00%
?	-	0.00%			-	0.00%
					149.89	

Summary						
Actual Breakout		% of actual	% of all - shared	Actual + shared	Total %	
UAC	90.86	41.72%	60.62%	41.15	132.01	60.62%
INSURANCE	58.88	27.04%	39.28%	26.67	85.55	39.28%
MCAT	0.15	0.07%	0.10%	0.07	0.22	0.10%
Shared	67.89	31.17%				0.00%
?	-	0.00%			-	0.00%
	149.89					

			Detail			Actual		
Check #	Amount	Payee	Total:			Total:		
12100	275.29	TelAmerica	UAC	110.12	40%	Brent Gardner	3.82	UAC
			UACIM	110.12	40%	265-8194	1.49	shared
			MCAT	55.05	20%	265-9485	27.58	shared
						1200	0.08	shared
						Lisa Kalantzes	15.06	UAC
						Arie VandeGraaff	3.22	UAC
						Mark Brady	16.45	INSURANCE
						Eck Prawitt	0.04	MCAT
						Brent Gardner	6.12	INSURANCE
						Brent Gardner	4.08	UAC
						5500		shared
						Mark Walsh	33.73	UAC
						Jean Evans	5.81	UAC
						6689		shared
						6690	6.86	shared
						6698	0.09	shared
						Sonya White	4.99	INSURANCE
						Sonya White	6.44	MCAT
						Sonya White	0.67	UAC
						Sonya White	1.42	INSURANCE
						8800		shared
						Pat Fizer	1.00	UAC
						Shawn Guzman	55.97	INSURANCE
						Mark Brady	1.82	INSURANCE
						Lisa Kalantzes		UAC
						Arie VandeGraaff		UAC
						Shawn Guzman	32.02	INSURANCE
						Recurring Charges	11.50	Shared
						Fed Tax	7.21	Shared
						SL County	12.79	Shared
						Federal Universal Service Fee	14.41	Shared
						Utah USF surcharge	0.66	Shared

Summary						
Actual Breakout		% of actual	% of all less shared	Actual + shared	Total %	
UAC	67.39	24.48%	34.98%	28.92	96.31	34.98%
INSURANCE	118.79	43.14%	61.66%	50.97	169.76	61.66%
MCAT	6.48	2.35%	3.36%	2.78	9.26	3.36%
Shared	82.67	30.03%				0.00%
?		0.00%			-	0.00%
	192.66					

				Detail		Actual			
Check #	Amount	Payee	Total:	143.95		Total:	113.81		
11912	143.95	TelAmerica	UAC	57.58	40%	Brent Gardner	1.69	UAC	1.69
			UACIM	57.58	40%	265-8194	0.68	shared	0.68
			MCAT	28.79	20%	265-9485	24.57	shared	24.57
						1200		shared	-

Summary

Actual Breakout		% of actual	% of all less shared	Actual + shared	Total %	
UAC	38.52	33.85%	43.96%	11.51	50.03	43.96%
INSURANCE	47.47	41.71%	54.18%	14.19	61.66	54.18%
MCAT	1.63	1.43%	1.86%	0.49	2.12	1.86%
Shared	26.19	23.01%				0.00%
?	-	0.00%				0.00%
Total less shar	87.62					

Lisa Kalantzes	10.06	UAC	10.06
Arie VandeGraaff	0.23	UAC	0.23
Mark Brady	6.37	INSURANCE	6.37
Eck Prawitt	0.04	MCAT	0.04
Brent Gardner	4.19	INSURANCE	4.19
Brent Gardner	3.27	UAC	3.27
4440	0.12	shared	0.12
Mark Walsh	15.18	UAC	15.18
Jean Evans	7.08	UAC	7.08
6689	-	shared	-
6690	0.82	shared	0.82
6698	-	shared	-
Sonya White	1.91	INSURANCE	1.91
Sonya White	1.59	MCAT	1.59
Sonya White	0.36	UAC	0.36
Sonya White	3.93	INSURANCE	3.93
8800	-	shared	-
Pat Fizer	0.65	UAC	0.65
Shawn Guzman	24.82	INSURANCE	24.82
Mark Brady	4.30	INSURANCE	4.30
Lisa Kalantzes		UAC	-
Arie VandeGraaff		UAC	-
Shawn Guzman	1.95	INSURANCE	1.95
Recurring Charges		Shared	-
Fed Tax		Shared	-
SL County		Shared	-
Federal Universal Service Fee		Shared	-
Utah USF surcharge		Shared	-

Check #	Amount	Payee	Total:	Detail	Actual
11692	242.23	TelAmerica	UAC	96.9	40%
			UACIM	96.9	40%
			MCAT	48.43	20%

Summary

Actual Breakout		% of actual	% of all less shared	Actual + shared	Total %	
UAC	30.22	12.48%	25.91%	32.55	62.77	25.91%
INSURANCE	84.93	35.06%	72.83%	91.47	176.40	72.83%
MCAT	1.47	0.61%	1.26%	1.58	3.05	1.26%
Shared	125.60	51.85%				0.00%
?	-	0.00%				0.00%
Total less shar	116.62					

Brent Gardner	1.20	UAC	1.20
262-5609	9.07	shared	9.07
265-8194	3.83	shared	3.83
265-9485	42.86	shared	42.86
1201&1205	12.61	shared	12.61
Lisa Kalantzes		UAC	-
Arie VandeGraaff		UAC	-
Mark Brady	11.12	INSURANCE	11.12
Eck Prawitt		MCAT	-
Brent Gardner	2.68	INSURANCE	2.68
Brent Gardner	0.08	MCAT	0.08
Brent Gardner	4.62	UAC	4.62
4440	0.14	shared	0.14
Mark Walsh	16.01	UAC	16.01
Jean Evans	2.83	UAC	2.83
6689	-	shared	-
6690	0.67	shared	0.67
6698	-	shared	-
Sonya White	7.00	INSURANCE	7.00
Sonya White	1.39	MCAT	1.39
Sonya White	0.29	UAC	0.29
Sonya White	0.68	INSURANCE	0.68
8800	-	shared	-
Pat Fizer	5.27	UAC	5.27
Shawn Guzman	30.95	INSURANCE	30.95
Mark Brady	12.04	INSURANCE	12.04
Lisa Kalantzes		UAC	-
Arie VandeGraaff		UAC	-
Shawn Guzman	20.46	INSURANCE	20.46
Recurring Charges	27.90	Shared	27.90
Fed Tax	6.41	Shared	6.41
SL County	11.54	Shared	11.54
Federal Universal Service Fee	9.40	Shared	9.40
Utah USF surcharge	1.17	Shared	1.17

Summary of 33.34% of year

Actual Breakout	% of actual	% of all less shared	Actual + shared	Total %		
UAC	228.99	26.73%	41.51%	125.52	352.51	41.51%
INSURANCE	310.07	36.52%	56.71%	171.45	481.52	56.71%
MCAT	9.73	1.15%	1.78%	5.38	15.11	1.78%
Shared	302.35	35.61%				0.00%
?	-	0.00%				0.00%
Total less shar	546.79					

Utah Association of Counties Insurance Mutual
Phones

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The Quest bill seems to be paid as per the stipulations of the agreement (of which I have yet to see a copy):

Check #	12334	12254	12128	12016	11947	11797	11689	11623	11516	11431	11315	11216
UAC:	40%	197.35	242.60	200.00	305.41	182.32	201.44	281.70	197.88	178.98	231.66	192.72
Insurance:	40%	197.35	242.60	200.00	305.41	182.32	201.44	281.70	197.88	178.98	231.66	192.72
MCAT:	20%	98.67	121.30	100.00	152.71	91.16	100.72	140.85	98.94	89.49	115.83	96.36
Total:	100%	493.37	606.49	499.99	763.53	455.81	503.61	704.26	494.71	447.44	579.14	481.79
	T	T	T	T	(1)	T	T	T	T	T	T	T

1) Allocation done incorrectly. Actual was 341.39; 341.39; 80.75

UAC 341.39 44.71%
INSURANCE 341.39 44.71%
MCAT 80.75 10.58%
763.53

T = Traced to GL

Utah Association of Counties Insurance Mutual
Postage

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There is no way to test the data for prior years because the mechanisms were not in place to do so, however, a machine was put in place that allows for tracking of all outgoing mail in 2001.

As of September 11, 2002, the breakout is as follows:

	Amount	Pieces	% of amount
UAC	2,154.44	5188	83%
Insurance	370.15	556	14%
MCAT	82.90	148	3%
	<u>2,607.49</u>	<u>5892</u>	<u>100%</u>

The Postage bill seems to be paid as per the stipulations of the agreement (of which I have yet to see a copy):

Check #	12413	11963	11946	11808
UAC:	40% 172.80	23.09	607.60	88.62
Insurance:	40% 172.80	23.09	607.60	88.62
MCAT:	20% 86.40	11.54	303.80	44.31
Total:	<u>100% 432.00</u>	<u>57.72</u>	<u>1,519.00</u>	<u>221.55</u>
	T	T	T	T

T = Traced to GL

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Utah Association of Counties Insurance Mutual
Office Supplies

Check #	Payee	Total of Check	% allocated to Insurance	\$ that SHOULD HAVE BEEN allocated to insurance	\$ that WAS allocated to insurance	Difference	Notes	Traced to GL
11475	Laser Sharp	596.62	40%	238.65	238.65	-		T
11626	Laser Sharp	431.79	40%	172.72	172.72	-		T
11811	Laser Sharp	583.63	40%	233.45	233.45	-		T
11814	Office Depot	288.26	40%	115.30	115.30	-		T
11908	Laser Sharp	105.53	40%	42.21	42.21	-		T
11922	Laser Sharp	200.40	40%	80.16	80.16	-		T
11944	Office Depot	460.37	40%	184.15	184.15	-		T
11967	Laser Sharp	330.32	40%	132.13	132.13	-		T
12062	Laser Sharp	104.47	40%	41.79	52.24	(10.45)	(1)	T
12092	Laser Sharp	100.20	40%	40.08	50.10	(10.02)	(1)	T
12129	Laser Sharp	137.51	40%	55.00	55.00	-		T
12243	Office Depot	544.57	40%	217.83	217.83	-		T
12247	Laser Sharp	283.56	40%	113.42	113.42	-		T
12306	Laser Sharp	230.26	40%	92.10	92.10	-		T
			34785%					

Notes:

(1) This check was incorrectly allocated 50% - 50% uac-insurance

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Utah Association of Counties Insurance Mutual
Copies

Check #	Payee	Total of Check	% allocated to Insurance	\$ that SHOULD HAVE BEEN allocated to insurance	\$ that WAS allocated to insurance	Difference	Traced to GL
12412	Ikon Office Solutions	2,446.68	40%	978.67	978.68	(0.01)	
12406	Ikon Office Solutions	700.12	40%	280.05	280.05	(0.00)	
11821	Ikon Office Solutions	110.00	40%	44.00	44.00	-	
				-	-	-	

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Utah Association of Counties Insurance Mutual
Automobile Expense

Check #	Payee	Total of Check	% allocated to Insurance	\$ that SHOULD HAVE BEEN allocated to insurance	\$ that WAS allocated to insurance	Difference Traced to GL
11196	AON Enterprise Insurance	10,989.00	40.00%	4,395.60	4,395.60	
	There are a couple of policies here, the first one is cars and that is split between UAC and the Mutual in the following manner:					
					(2,849.60 to auto expense, 1,546 to Other Insurance)	
	TOTAL BUSINESS AUTO POLICY:			60%		
				40%		
	The rest is a separate policy and is split between UAC, the Mutual and MCAT in the following manner:					
				40%		
				40%		
				20%		
	TOTAL PACKAGE POLICY:					
11804	AON Enterprise Insurance	863	100%			863

Notes:

How many cars for UAC? Two suburbans for the insurance.
How many cars for Insurance? Two cars for the mutual.

Automobile expense appears to be mostly a direct expense.

Per fax from AON risk services, the breakout for insurance on autos is as follows:

Vehicle	INSURANCE	Insurance	50%
Ford Escape	863.00	3,837.00	50%
Chevy Suburban	1,342.00	3,848.00	50%
Pontiac Grand Prix	1,253.00		
Chevy Suburban	1,487.00	7,685.00	
Ford Taurus	1,253.00		
Chevy Suburban	1,487.00		
		Total	

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Utah Association of Counties Insurance Mutual
Staff Expense

Check	Payee	Date	Total	Reason for Check	GL	\$ Coded to GL	Notes
11211	Shawn Guzman	01/11/2001	286.23	4 days per diem to attend san diego	4310-10	12 10/23	
11304	Shawn Guzman	01/31/2001	1,636.13	Expenses through Jan 31	4310-10	1,201.96	
11335	Bankcard Center	02/06/2001	237.50	Travel in January	4310-10	237.50	
11336	Bankcard Center	02/06/2001	245.19	Travel in January - Shawn	4310-10	211.35	
11362	Mark Brady	02/12/2001	418.97	Hotels etc. for January	4310-10	418.97	
11368	Mark Brady	02/14/2001	60.00	Per diem for St. George - Feb	4310-10	60.00	
11410	Shawn Guzman	02/22/2001	214.67	Per diem	4310-10	214.67	
11425	Bankcard Center	03/09/2001	220.29	Misc. Feb activity	4310-10	149.47	
11426	Bankcard Center	03/09/2001	543.59	Misc. Feb activity - Shawn	4310-10	247.72	
11476	Mark Brady	03/19/2001	218.75	Per diem for county visits	4310-10	218.75	
11477	Sonya White	03/19/2001	275.97	Mileage and Per Diem to attend UACIM Board Meeting in March.	4310-10	275.97	
11481	Shawn Guzman	03/19/2001	90.00	Per diem to attend UACIM board meeting in March	4310-10	90.00	
11537	Bankcard Center	04/05/2001	148.10	Hotels in March - Brady	4310-10	148.11	
11538	Bankcard Center	04/05/2001	30.83	Hotels in March - Guzman	4310-10	30.83	
11542	Sonya White	04/09/2001	300.78	Mileage and Per Diem to attend UAC Spring Management Conference in April.	4310-10	300.78	
11546	Mark Brady	04/09/2001	120.00	Per diem for Cedar City conference	4310-10	120.00	
11547	Shawn Guzman	04/09/2001	90.00	Per diem to attend Cedar City Conference	4310-10	90.00	
11559	Shawn Guzman	04/10/2001	950.31	Expense reimbursement	4310-10	950.31	
11615	WF Bus Pmt Proc	05/08/2001	519.98	Budget Inn beginning of April, Comfort suites end of March.	4310-10	519.98	
11680	Shawn Guzman	05/21/2001	1,621.78	Prima June, Per diems, Hotel in St. George for April.	4310-10	1,245.51	
11700	Mark Brady	06/01/2001	346.44	Mileage through 21 May	4310-10	346.44	
11732	Shawn Guzman	06/01/2001	572.46	8 days per diem to Chicago	4310-10	572.46	
11733	Sonya White	06/01/2001	548.30	Prima annual Conference?	4310-10	548.30	
11741	WF Bus Pmt Proc	06/07/2001	57.43	Misc. business expenses - May	4310-10	30.70	
11794	Sonya White	06/27/2001	256.32	Misc. business expenses	4310-10	256.32	
11799	Mark Brady	07/02/2001	201.36	Per Diem June	4310-10	201.36	
11845	WF Bus Pmt Proc	07/03/2001	39.91	Hotel for June	4310-10	12.97	
11872	Shawn Guzman	07/11/2001	3,319.82	Airport, per diem, meetings, Hotel, etc. for Chicago	4310-10	2,983.78	
11885	Sonya White	07/23/2001	353.86	Per Diem for Philadelphia in August.	4310-10	353.86	
11984	WF Bus Pmt Proc	08/23/2001	232.38	Hotels for end of June	4310-10	154.90	
12014	Mark Brady	08/27/2001	443.37	Per Diem July through August.	4310-10	297.09	
12057	WF Bus Pmt Proc	09/07/2001	57.08	Budget Inn for August	4310-10	57.08	
12058	WF Bus Pmt Proc	09/07/2001	255.25	Hotels for August	4310-10	202.58	
12064	Shawn Guzman	09/10/2001	90.00	Per diem to USACCC	4310-10	90.00	
12065	Mark Brady	09/10/2001	60.00	Per Diem for Logan Fall Workshop	4310-10	60.00	
12068	Shawn Guzman	09/11/2001	428.33	Per diem August	4310-10	180.00	
12132	Shawn Guzman	10/18/2001	452.77	Per diem to SWAP	4310-10	180.00	
12138	WF Bus Pmt Proc	10/19/2001	225.34	Various inns/hotels during September	4310-10	225.34	
12139	WF Bus Pmt Proc	10/19/2001	510.92	Hotels for September	4310-10	211.29	
12209	Shawn Guzman	11/06/2001	150.00	Per diem for St. George Conference	4310-10	150.00	
12210	Mark Brady	11/06/2001	141.96	Expense Reimbursement - per diem - St. George Convention	4310-10	150.00	
12219	Shawn Guzman	11/06/2001	150.00	Per diem for November	4310-10	60.00	
12239	WF Bus Pmt Proc	11/08/2001	321.47	Various inns/hotels during October	4310-10	321.47	
12284	Shawn Guzman	11/27/2001	143.12	Per diem for November	4310-10	143.12	
12373	Mark Brady	12/17/2001	879.30	Expense Reimbursement - per diem	4310-10	510.00	
12390	WF Bus Pmt Proc	12/19/2001	193.52	Super 8 Motel in November	4310-10	104.92	
12391	WF Bus Pmt Proc	12/19/2001	313.20	Budget Inn for November UAC annual convention.	4310-10	164.19	

15,312.48

Utah Association of Counties
Bond Payment Schedule

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Year:

1998	104,340.97
1999	183,250.00
2000	179,875.00
2001	180,412.50
2002	180,652.50
2003	180,595.00
2004	185,240.00
2005	184,290.00
2006	182,675.00
2007	180,745.00
2008	183,500.00
2009	180,625.00
2010	181,850.00
2011	182,400.00
2012	<u>352,275.00</u>

Average	<u><u>188,181.73</u></u>
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/ 5 years	37,636.35
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* 47%	17,689.08
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EXHIBIT "B"

BASE RENTAL SCHEDULE

<u>Payment Date</u>	<u>Principal Payable</u>	<u>Interest Payable</u>	<u>Total Payment</u>
November 1, 1997	--	\$54,125.00	\$ 54,125.00
May 1, 1998	--	\$54,125.00	\$ 54,125.00
November 1, 1998	--	\$54,125.00	\$ 54,125.00
May 1, 1999	\$75,000	\$54,125.00	\$129,125.00
November 1, 1999	--	\$52,437.50	\$ 52,437.50
May 1, 2000	\$75,000	\$52,437.50	\$127,437.50
November 1, 2000	--	\$50,206.25	\$ 50,206.25
May 1, 2001	\$80,000	\$50,206.25	\$130,206.25
November 1, 2001	--	\$47,826.25	\$ 47,826.25
May 1, 2002	\$85,000	\$47,826.25	\$132,826.25
November 1, 2002	--	\$45,297.50	\$ 45,297.50
May 1, 2003	\$90,000	\$45,297.50	\$135,297.50
November 1, 2003	--	\$42,620.00	\$ 42,620.00
May 1, 2004	\$100,000	\$42,620.00	\$142,620.00
November 1, 2004	--	\$39,645.00	\$ 39,645.00
May 1, 2005	\$105,000	\$39,645.00	\$144,645.00
November 1, 2005	--	\$36,337.50	\$ 36,337.50
May 1, 2006	\$110,000	\$36,337.50	\$146,337.50
November 1, 2006	--	\$32,872.50	\$ 32,872.50
May 1, 2007	\$115,000	\$32,872.50	\$147,872.50
November 1, 2007	--	\$29,250.00	\$ 29,250.00
May 1, 2008	\$125,000	\$29,250.00	\$154,250.00
November 1, 2008	--	\$25,312.50	\$ 25,312.50
May 1, 2009	\$130,000	\$25,312.50	\$155,312.50
November 1, 2009	--	\$20,925.00	\$ 20,925.00
May 1, 2010	\$140,000	\$20,925.00	\$160,925.00
November 2010	--	\$16,200.00	\$ 16,200.00
May 1, 2011	\$150,000	\$16,200.00	\$166,200.00
November 1, 2011	--	\$11,137.50	\$ 11,137.50
May 1, 2012	\$330,000	\$11,137.50	\$341,137.50



UTAH ASSOCIATION OF COUNTIES

A Unifying Voice for County Government

September 19, 2002

Utah Association of Counties Insurance Mutual Board of Trustees

Members of the UACIM Board may not be aware that UAC administers fourteen programs that generate revenues or fees other than annual dues paid by each county. UACIM management fees are one of those fourteen. Those programs have varying levels of participation among the UAC members. Some programs have participation from all 29 counties while other programs have as few as two participating counties involved.

It has been the policy of the UAC Board of Directors up to now not to allocate all of UAC's actual costs to any of these programs, including UACIM. Each of these programs has been set up with separate accounting for revenues but not all costs associated with the program have been identified and allocated to offset the revenue. UAC has followed the Board's policy in administering all of the programs uniformly. It is not a case of weak management or weak accounting practices or a case where UACIM has been treated arbitrarily. The UAC Board of Directors conscientiously determined the policy it wants to have implemented.

The UAC Board has also established a policy directing that the revenue or fees generated by these programs will not be used as on-going operating revenue for the Association. Many associations use these kinds of revenues as revenues to their general funds. For example, it is common practice for associations not only to charge all direct and indirect costs to such programs but to also include a sponsorship or endorsement fee in addition to its costs as a source of operating revenue. That would benefit association members by lowering dues. The UAC Board has chosen not to rely on non-dues revenues for operating funds. It has also chosen not to charge all of its costs to these programs either. That policy necessarily results in the accumulation of fund balances in the revenue accounts of these programs.

UAC and UACIM incorporated these same two policies in the 1992 Administrative Agreement when it was adopted. I am concerned that the UACIM Audit Committee and/or Board of Trustees looking back in hindsight may be criticizing these two policies and attributing it to improper management. Perhaps many of the issues that have surfaced over the Insurance Mutual Transaction Fund would be avoided if UAC had adopted different policies requiring the allocation of all costs and the transfer of the excess funds into its general fund accounts. Those are policy decisions, however, and not executive decisions.

These same two policies were carried forward into the 1992 service contract between UAC and UACIM and they remain in effect today for all programs other than UACIM. UAC and UACIM negotiated a change in the UAC policies when the 2000 revisions to the UACIM Administrative Agreement were made.

Realizing everyone's memory is limited going back so many years, I have tried to research minutes and other documents that can shed some light on UAC's administration of UACIM. Hopefully, the attached copies will show that staff has managed the 1992 service contract properly, without intentionally withholding information, in accordance with the policies established by UAC and in complete compliance with the provisions of the Agreement. I have listed the information by issue:

1. UAC was not under a contract to provide services. It was not an arms length transaction because the two organizations are not separate. See Bylaws for UACIM, Article 5.11(g), page 7 which states: *"the Board shall contract with Utah Association of Counties for administrative and management services, including a fee approved by the Board and Utah Association of Counties to cover the cost of the services so provided."* It clearly states that the agreement was a contract. Also see the Amended Interlocal Cooperation Agreement between UACIM and each county that states in Section 4, page 2 *"The parties agree that Utah Association of Counties Insurance Mutual shall contract with Utah Association of Counties for administrative and management service, including a reasonable fee approved by the Board Trustees and Utah Association of Counties to cover the cost of the services provided."*

The wording of the 1992 Administrative Service Agreement itself does not specify that UAC is required to account for or refund excess fees. Provision #7 says *"the agreement contains all agreements, understandings, and arrangements between the parties and no other exist."* To me, that means there was no unspoken or unwritten agreements or arrangements to account for or refund excess fees. Consequently, that is the reason why the agreement was amended in 2000. The two major changes in the 2000 agreement relate to a starting date of 2000 when refunds or reimbursements are required. And a \$7,500 threshold below which no refund is required even after the new agreement went into effect. No amendment would have been necessary if those two issues were already covered under the original 1992 agreement. Both Boards determined the issues were not covered and agreed to the 2000 revisions.

Both the bylaws and interlocal agreement refer to the UAC Administrative Agreement as a contract. UAC administered it as an annual contract with an annual fee. I believe that the UACIM Board chose to use the word contract in 1992 because they considered it to be a contract as well.

2. UAC never disclosed to the UACIM Board that there was excess money. See minutes of the UACIM Board meeting of October 24, 1996 which state that *"Brent Gardner reviewed the line item breakdown and comparison of the 1997 and 1996 Administrative Budgets as requested by the Board. An ending balance of \$76,388 remained for the year ending 1995 due to the budgeting of a full-time director who was not hired until late in 1995. This year (1996), the amount should approximately equal the amount spent. UACIM has paid this fee to the Utah Association of Counties for the administration of the Mutual . . . Legally any ending balance would be the property of UAC, but Brent feels that the UACIM Board should feel free to meet with the UAC Board to discuss the status of any excess funds. The Board agreed to wait until the year ending 1996 to assess the ending balance and decide at that time whether to meet with the UAC Board."* See also the minutes of October 26, 2000 where there is a discussion about monies not spent on salaries due to a personnel change. Once again, I indicated to the UACIM Board that they would have

to request a refund from the UAC Board.

I think these minutes demonstrate that I did in fact disclose to the UACIM Board that there was a large sum of excess revenue for 1995. It also plainly states that I did review and give an accounting of each line item breakdown and a comparison of both 1996 and 1997 Administrative Budgets. One of the Audit Committee's concerns is that UAC has never disclosed this information.

3. It was never disclosed to the UACIM Board that UAC would retain the money. The agreement in place, even though it is silent, requires a refund of excess fees. See minutes of the UACIM Board meeting on October 24, 1996 under the heading of 1997 Administrative Budget where the Board is clearly informed that legally the money belongs to UAC. If they wanted to discuss a refund they would have to meet with UAC Board. The Board did not claim at this time that the excess money belonged to UACIM. Instead, they choose to make an assessment later regarding a meeting with the UAC Board to discuss a refund. Since no meeting was ever requested or held that is also an indication the Board agreed a refund was not required and they were satisfied to let UAC retain the excess fees.

There is additional documentation that shows the 1992 Administrative Agreement and the 1998 Administrative Budget was carefully reviewed. See the "Management Review" conducted by the Warren, McVeigh & Griffin, Inc in May 1998. The UACIM Board contracted with Warren, McVeigh & Griffin to do an independent review of the UACIM. In the introductory page of that report, one of the specific objectives of the study was to evaluate: "5. UACIM's operational efficiency and procedures." Section eight on page 33 is a review of UACIM operations for staffing, internal office procedures, controls and systems and staff professional development. Section nine on page 36 reviews the "Administrative Services Contract" between UACIM and UAC. Paragraph two refers to specific provisions of the 1992 contract clearly showing that the 1992 contract was covered in the Management Review. There is also a recommendation pertaining to the contract on page 36 suggesting the agreement should describe the services UAC actually provides. Those who conducted the review had copies of the Administrative Services Contract and the Administrative Budget and knew how UAC was administering the Mutual. They most likely reviewed the costs charged to UACIM and did not identify any inappropriate charges or make any recommendations concerning excess fees. In their report they could have, and probably would have, recommended changes to the way UAC was administering the Mutual if they considered it to be a violation of the 1992 contract.

Although the 1992 service contract does not legally require UAC to refund any of the excess management fees, that does not prevent them from doing so voluntarily. I advised the UACIM Board on at least two occasions that was a reasonable request and should be pursued. Those happen to be the two occasions when there were personnel changes and the most likely years for excess fees. On the first occasion the UACIM Board declined to meet with the UAC Board. On the second occasion, the request led directly to the revisions of the Administrative Agreement in 2000.

4. UAC has overcharged UACIM for services it provides. In November of 1999, UACIM's own Audit Committee reviewed the Administrative Budget and determined there were not any inappropriate charges to UACIM. See the minutes of the UACIM membership meeting on November 17, 1999. They state Jerry Hess, who was the

chairman of the UACIM audit committee in 1999, reported *"the Committee also reviewed the administrative budget to make sure that the Mutual was not paying a disproportionate share of the Utah Association of Counties budget. To the satisfaction of the Committee and the Board of Trustees, the relationship between UACIM and UAC is working very well."* The records also show that no one present in the meeting for that report disputed those findings. To believe that UAC was engaging in activities to over charge and withhold information about excess fees since the inception of the Mutual suggests the 1999 audit committee failed to perform its duty. I believe the 1999 Audit Committee did its work properly, carefully and honestly and determined that there were not inappropriate charges paid by UACIM.

The year prior to the Administrative Budget being reviewed by the UACIM Audit Committee in 1999, the independent risk management consultants of Warren, McVeigh & Griffin also reviewed it in 1998, as well. The inventory of materials used in the 1998 study lists "1998 Administrative Budget" and "Agreement for General Administrative Services between UACIM and UAC (1/31/92)" Under report heading of "Major Contract – Administrative Services Contract." The report did not find any inappropriate charges nor did it recommend any changes to way UAC was administering the 1992 service contract. It is highly unlikely that both the UACIM Audit Committee and an independent risk management consultant would fail to uncover serious violations of a service contract that both parties carefully reviewed. The facts show that 1998 Management Review by the independent consultants and the 1999 Audit Committee understood how the 1992 contract was interpreted and administered by UAC and they found that nothing inappropriate was taking place.

5. UAC failed to account for excess fees retroactive to the inception of the Mutual as directed by the UACIM Board in October of 2000. The minutes of the October 26, 2000 Board meeting record a motion by Dan McConkie to amend the Agreement for General Services between UAC and UACIM to provide that any positive balance and the end of each year will be reimbursed to UACIM and any negative balance will be paid by UACIM. The records also state that the amendment will be retroactive to the inception of the Mutual upon approval of the UAC Board of Directors.

This is the action taken by the UACIM Board that set in motion a negotiation between the UAC Board and the UACIM Board to amend the 1992 agreement. Through a series of written proposed changes to the agreement, the two Boards eventually arrived at a revised or amended agreement. One of the main points of negotiation was over the issue of retroactivity. The UAC Board wanted the amended contract to start at a point in time and go forward because the past agreement did not require refunds nor could all the costs associated with administering the Mutual from inception be identified. The two Boards agreed not to require the amended agreement to be retroactive. Instead the agreement was amended to require refunds and reimbursements beginning with the 2000 administrative budget. See the UACIM Board minutes for February 16, 2001. They state that the UACIM Board accepted the UAC Board's second offer and approved the amended agreement with a 2000 starting date for refunds and reimbursements. Therefore, there has not been a failure to provide an accounting or a refund of all moneys for all years.

6. Why did it take ten years for the UACIM Board to learn about this large fund balance that has accumulated? Why wasn't it disclosed earlier? – On at least two occasions that are recorded in the minutes of the UACIM Board it was disclosed that there was

excess revenue. To believe it has not been disclosed is inaccurate. In the minutes of October 1996, records show that a breakdown of each line item was provided and an unspent amount for the year 1995 was discussed. The Board was encouraged to meet with the UAC Board if they wanted to request a refund. Again in October of 2000, the Board discussed an unspent amount in the Administrative Budget that year associated with a change in personnel, which lead to the amended 2000 service contract. Both years, the UACIM Board was informed that there was an unspent amount of revenue in the Administrative Budget and that under the 1992 contract the excess management fee belonged to UAC. The members of the UACIM Board in 1996 did not claim a refund was due because they also interpreted the contract the same way it was being administered by UAC. If not, they would have requested a refund back then.

For nearly every year since UACIM's inception in 1992, there has been member of the UAC Executive Committee serving on the UACIM Board. See the page that lists the UAC Officers that have served on the UACIM Board. This is important because every UAC Executive Committee member receives a complete set of UAC's monthly financial statements, including the Insurance Mutual Transaction Fund showing the accumulated fund balance. While serving as a UAC Officer and a UACIM Board member simultaneously, those board members received a full and complete disclosure of the Insurance Mutual Transaction Fund. Through their board member UACIM effectively received a full disclosure as well. It certainly demonstrates that there has not been intentional withholding of information from the UACIM Board.

7. There needs to be a separation of UACIM from UAC to insure these problems do not reoccur. The written documentation attached clearly indicates there has not been a withholding information, therefore no separation is necessary. UAC has administered the service contract properly. To the extent that the basis of the problem is not a financial or an accounting problem as it is presently being considered by the UACIM Board, but instead is viewed as a personnel problem, then the UACIM Board's concerns should be turned over to UAC. Any suspicion that UAC has intentionally withheld information is a serious matter. If it is to be viewed as a financial issue only then there has not been a loss or theft of revenue. The revenue still sits in an account unspent to be divided between the two organizations as they see fit.

Separation is one way of dealing with the issue, although as I previously indicated if the program has been properly administered there is no need to separate. It would be more costly and would not be in the best long-term interest of the Mutual. The 2000 amendments to the Administrative Agreement resolve all accounting and refund questions insuring that from the year 2000 on UACIM will receive a refund of any excess fees at the end of the year. UAC will also have to engage in a more detailed cost allocation process to reconcile the fees with the Administrative Agreement. That will be more costly to UAC but necessary in order to document the expenses.

In conclusion, I believe there are ample records to show that information has not been withheld from the UACIM Board, that the 1992 service contract was administered in accordance with the direction and knowledge of the UACIM Board, that excess revenues have not been refunded because the UACIM Board has never made a request to UAC for a refund, that UACIM's own audit committee and independent risk management consultants hired by UACIM, found none of violations of the 1992 service contract that

are now being reviewed and discussed by the UACIM Board and that separating UACIM is not in the best interests of UACIM or its members.

Sincerely,

A handwritten signature in black ink, appearing to read "L. Brent Gardner". The signature is written in a cursive, flowing style.

L. Brent Gardner
UAC Executive Director

AMENDED BYLAWS FOR THE UTAH ASSOCIATION OF COUNTIES INSURANCE MUTUAL

These Amended Bylaws are adopted and entered into by and among Members of the Utah Association of Counties Insurance Mutual, each of which hereby agrees to abide by the terms and conditions of these Amended Bylaws and all actions taken pursuant hereto.

ARTICLE 1. Authority.

- 1.1 These Bylaws are amended pursuant to the provisions of Section 4 of the Amended Interlocal Cooperation Agreement.

ARTICLE 2. Definitions.

As used in this Agreement, the following terms shall have the meaning hereinafter set out:

- 2.1 Administrator. Utah Association of Counties
- 2.2 Agreement. The Amended Interlocal Cooperation Agreement for Utah Association of Counties Insurance Mutual.
- 2.3 Articles. The Articles of Incorporation of the Mutual.
- 2.4 Board of Trustees or Board. The Board of Trustees of the Mutual.
- 2.5 Bylaws. The Amended Bylaws for Utah Association of Counties Insurance Mutual.
- 2.6 Code. The Utah Insurance Code, including Utah Code Ann. Title 31A, as amended from time to time.
- 2.7 Member. A Utah county which is a party to the Amended Interlocal Cooperation Agreement.
- 2.8 Mutual. Utah Association of Counties Insurance Mutual.
- 2.9 Representative. The person designated pursuant to Article 4.5b to be a Member's official representative for the purposes of the Mutual.
- 2.10 Trustee. A person serving on the Board.

ARTICLE 3. Mutual.

- 3.1 **The Mutual is a public agency insurance mutual and a political subdivision of the State of Utah as provided by law.**
- 3.2 **The Mutual is formed, financed, organized, and shall operate in accordance with the Amended Interlocal Cooperation Agreement, the provisions of these Bylaws and the Articles of Incorporation of the Mutual.**
- 3.3 The Mutual may sue and be sued, complain and defend, in its corporate name.
- 3.4 The Mutual is not an assessable mutual.
- 3.5 These Amended Bylaws may be amended and shall continue in effect for a period of fifty years from the adoption date of the original Bylaws, at which time, they shall terminate unless renewed as permitted by law, or until earlier dissolved as provided herein.
- 3.6 The Mutual shall have all powers necessary or desirable to achieve the purposes of the Mutual as set forth in the Amended Interlocal Cooperation Agreement, the Articles of Incorporation and these Amended Bylaws.

ARTICLE 4. Members.

- 4.1 Membership in the Mutual is limited to those counties which are Members of the Utah Association of Counties and which properly enter into the Amended Interlocal Cooperation Agreement.
- 4.2 Counties, including former Members, may be admitted to the Mutual after its formation only upon approval of the Board and subject to the conditions set out in the Agreement, these Bylaws and such additional conditions as the Board may from time to time require.
- 4.3 **The Members shall have the power to:**
 - a. Elect Trustees pursuant to Article 5.
 - b. Remove any Trustee from the Board by a two-thirds vote of the Members present at a meeting.
 - c. Voluntarily dissolve the Mutual, but only at a meeting at which a majority of all Members, whether present at the meeting or not, vote in favor of the dissolution;
 - d. Amend the Bylaws by a two-thirds vote of the Members present at a meeting. Written notice of any proposed amendment shall be provided to each Member at least thirty days in advance of the vote thereon

- e. **Amend the Articles of Incorporation by a two-thirds vote of the Members present at a meeting. Written notice of any proposed amendment shall be provided to each Member at least thirty days in advance of the vote thereon.**

4.4 **Members shall meet at least once annually. Specials meetings of the Members may be called by the Board or President pursuant to a procedure to be established by the Board, or upon written request executed by at least thirty percent (30%) of the Members.**

- a. Notice of any Member meeting shall be mailed by the Administrator to each Member at least fifteen days in advance.
- b. The President or Vice President of the Board shall preside at the meeting, or the President's designee if both the President and Vice-President are not present at said meeting.
- c. A majority of the Members shall constitute a quorum to do business.
- d. Proxy voting shall not be allowed.
- e. Each Member shall be entitled to one vote, to be cast by its representative.
- f. The location of meetings of Members will be as determined from time to time by the Board.

4.5 **Members shall have the obligation to:**

- a. Pay promptly all premiums and other payments to the Mutual at such times and in such amounts as shall be established in accordance with these Bylaws, including any interest and penalties for late payment as may be required by a policy adopted by the Board.
- b. Designate in writing a representative and one or more alternate representatives for the Members' meetings. Each representative and alternate representative must be an elected or appointed officer or employee of a Member and must be appointed by majority vote of the governing body or by the county executive of the Member to be the Member's official representative for the purposes of the Mutual. An alternate representative may exercise all the powers of a representative during a Member meeting, in the absence of the representative.
- c. Allow the Mutual and its Administrator, Director, agents, contractors, employees and officers reasonable access to all facilities and records of the Member as required for the administration of the Mutual and implementation of the Agreement

- d. **Cooperate fully with the Mutual's attorneys and Administrator, and any other agent, contractor, employee or officer of the Mutual in activities relating to the purposes and powers of the Mutual.**
- e. **Provide information requested by the Mutual, its Administrator, and any other agent, contractor, employee or officer of the Mutual, as reasonably required for the administration of the Mutual.**
- f. Allow the Mutual, and attorneys and others designated by the Mutual, to represent the Member in the investigation, settlement and litigation of any claim within the scope of loss protection furnished by or through the Mutual and also to deny coverage for any claims settled by Member counties or for any monies paid by Member counties toward claims without the prior written approval of UACIM.
- g. Follow the claims, loss reduction and prevention, and risk management policies and procedures established by the Board.
- h. Report to the Mutual, in the form and within the time required by the Board, all incidents or occurrences which could reasonably be expected to result in the Mutual being required to consider a claim.
- i. Report to the Mutual, in the form and within the time required by the Board, the addition of new programs and facilities or the significant reduction or expansion of existing programs and facilities.

ARTICLE 5. Board of Trustees.

- 5.1 The Board shall be composed of eleven persons.
- 5.2 Each Trustee shall be an elected or appointed officer or an employee of a Member. At least one Trustee shall serve on the Board of Directors of the Utah Association of Counties. Three Trustees shall be representatives from first, second, or third class counties and three Trustees shall be representatives from fourth, fifth or sixth class counties, as defined in Utah Code Ann. §17-16-13. Three of the remaining Trustees shall be elected at large. The final two Trustee positions shall be reserved for the Chair of the Litigation Management Committee and the Chair of the Law Enforcement Committee, which positions shall be appointed by the Board. No person convicted of a felony may serve as a Trustee.
- 5.3 Election of Trustees shall take place at the annual meeting of the Members. Elected Trustees shall assume office at the first Board meeting following their election.
- 5.4 Terms of the elected Trustees shall be two-year overlapping terms

- 5.5 Any Member or Trustee may nominate eligible persons to run for available Trustee positions. Nominations will be received at the UACIM office no later than 14 days prior to the meeting at which the election is scheduled. UACIM will verify that each person nominated is willing to serve if elected before placing that person's name on the ballot. The person conducting Trustee elections shall also call for nominations from the floor and accept such nominations provided that the nominee expresses, or has expressed in writing, a willingness to serve if elected.
- 5.6 A vacancy shall occur on the Board when a Trustee:
- a. Submits a written resignation to the Board.
 - b. Dies.
 - c. Is no longer an elected or appointed officer or employee of a Member.
 - d. Fails to attend three consecutive regular meetings of the Board without the Board having excused such absences except that such additional absence or absences shall be excused for temporary mental or physical disability or illness.
 - e. Is removed by the Members pursuant to Article 4.3.
 - f. Is convicted of a felony.
- 5.7 Any vacancy in the position of an elected Trustee may be filled by majority vote of the remaining Trustees until the next annual meeting of the Members, at which time the Members shall elect a person to fill the vacancy for the unexpired term.
- 5.8 To the extent permitted by law, Trustees may be reimbursed for expenses incurred in the performance of their duties, as authorized by the Board.
- 5.9 Each Trustee must be a resident of Utah. "Inside directors" may not constitute a majority of the Board, as provided by Utah Code Ann. §31A-5-407.
- 5.10 Subject to the limits described in Article 3.6, the powers of the Board shall include, but not be limited to, the powers to:
- a. Delegate, by resolution adopted at a meeting of the Trustees and specifically defined in the written minutes of the Trustees' meetings, authority for specific functions to the Administrator, but only to the extent permitted by the Code
 - b. Establish premiums, pursuant to guidelines adopted by the Board from time to time
 - c. Serve as the policy-holder of any group policies or plans

- d. **Determine the methods of claim administration and payment; provide for claim experience for the Members collectively or separately; and establish claim procedures and conditions to be met prior to the payment or defense of a claim.**
- e. **Jointly self-insure or obtain reinsurance or excess insurance (specific or aggregate), or any combination thereof, or otherwise provide for the funding of coverages' provided by or through the Mutual, as the Board deems appropriate.**
- f. Establish the duties of the Administrator and Director of the Mutual.
- g. Provide for the administration of the moneys of the Mutual, for the manner of payments to the Mutual, and for payment of all expenses of the Mutual; establish standards for the accountability of all receipts and disbursements of the Mutual; and establish procedures for safekeeping, handling, and investing such monies received or paid.
- h. Acquire, lease, hold, and dispose of real and personal property.
- i. Exercise the full power and authority of any Member of the Mutual when requested to do so by the Member's governing body.
- j. Provide for necessary activities to accomplish the purposes of the Mutual.
- k. Do any act permitted by law and not in conflict with these Amended Bylaws, the Amended Interlocal Cooperation Agreement, or the Articles of Incorporation of the Mutual.
- l. Provide for an independent audit of claim handling procedures, payments, and overall operations of the Mutual, at such times as the Board may determine.
- m. Establish loss reduction, prevention and risk management policies, procedures, and requirements for Members of the Mutual.
- n. Adopt and adjust the coverages provided through the Mutual in concurrence with excess insurers and/or reinsurers.
- o. Enter into contracts as necessary or appropriate for the operation of the Mutual.
- p. Appoint committees from time to time, as the Board considers appropriate; subject to the requirements of Utah Code Ann. §31A-5-412 (1994)
- q. Approve a list of attorneys or firms of attorneys authorized to represent Members in claims covered by or through the Mutual

- r. Obtain the services of agents, attorneys, brokers, consultants, employees, and service providers as necessary or appropriate for the operation of the Mutual.
- s. Provide risk management services and educational and other programs related to risk management.
- t. Exercise all powers of the mutual except those powers reserved to the Members, and all powers necessary and proper for the operation of the Mutual and implementation of the Mutual, subject to the limits of the Amended Interlocal Cooperation Agreement, the Articles of Incorporation, Amended Bylaws, and the Code. The Board is responsible for all operations of the Mutual.

5.11 Subject to the limits of the Code, the Board shall:

- a. Perform all duties required by the Code, the Amended Interlocal Cooperation Agreement, the Articles, and these Amended Bylaws.
- b. Obtain and provide to Members at least annually an audit of the finances of the Mutual performed by an independent certified public accountant.
- c. Provide for at least quarterly financial statements to account for income, expenses, assets and liabilities of the Mutual.
- d. Provide at least annually for an actuarial review of the Mutual.
- e. Adopt a budget annually and report the budget to the Members.
- f. Require that fidelity bonds, in an amount to be determined by the Board, be in effect for the Administrator, claims service provider and its employees, and every other person having access to moneys of the Mutual.
- g. Contract with Utah Association of Counties for administrative and management services, including a reasonable fee approved by the Board and Utah Association of Counties to cover the cost of the services so provided.
- h. Appoint an Audit Committee, as provided in Utah Code Ann. §31A-5-412.

ARTICLE 6. Officers, Meetings, Procedures.

- 6.1 The principal offices of the Board shall be: president, vice-president and secretary-treasurer. The principal offices shall be held by three separate natural persons. Officers shall be elected by and from among the Trustees, at the first Board meeting following each annual meeting of the Members. The Board shall establish the powers and duties of each officer, consistent with these Bylaws, the Agreement and the Articles of Incorporation of the Mutual. All

Members of the Board shall have full voting rights. The president shall preside over meetings of the Board and of the Members and shall perform such other duties as may be prescribed from time to time by the Board and the Members. The vice-president shall exercise the powers of the president in the absence of the president.

- 6.2 The Board shall fix the date, time and place of regular meetings that are scheduled in advance over the course of a year. Meetings may be called by the president, or by any five Members of the Board, by written notice mailed at least ten days in advance to all Trustees or by unanimously executed waiver of notice. Emergency meetings of the Board may be held to consider matters of an emergency or urgent nature, after an attempt has been made to notify all Board Members and a majority votes in the affirmative to hold the meeting. Notice, including public notice, of all meetings and the agenda shall comply with applicable laws of the State of Utah.
- 6.3 Six Trustees shall constitute a quorum to do business. All actions of the Board shall require a quorum and a majority vote of the Trustees present, except where a different vote is required by these Bylaws.
- 6.4 The Board shall adopt such procedures as it deems necessary or desirable for the conduct of its business.
- 6.5 One or more or all Trustees may participate in any meeting of the Board by means of a conference telephone or similar communications equipment by which all persons participating in the meeting can hear each other at the same time. Participation by such means shall constitute presence at the meeting.
- 6.6 The Board shall follow the most recent edition of Roberts Rules of Order, except that the laws of the State of Utah, the Articles, and other specific provisions of these Bylaws shall prevail in the event of any conflict with Roberts Rules of Order.

ARTICLE 7. Financing.

- 7.1. All monies of the Mutual, and earnings thereon, shall be held in the name of and for the use and benefit of the Mutual.
- 7.2 The Board shall establish Member premiums pursuant to guidelines established by the Board from time to time consistent with the Code.
- 7.3 Any refund of surplus moneys shall be consistent with policies adopted by the Board
- 7.4 Investments of monies of the Mutual shall be limited to those investments permitted by the State Money Management Act of 1974, Utah Code Ann §51-7-1 et seq (1994), as amended, and the Code

ARTICLE 8. Withdrawal from the Mutual.

- 8.1 Any Member may withdraw from the Mutual, at the end of a coverage period after giving the Board timely written notice of such withdrawal, pursuant to a resolution of the Member's governing body. Timely written notice of such withdrawal must be provided to the Board no later than the ninetieth day prior to the date the Member's coverage would otherwise renew. The Board shall consider a timely written notice of withdrawal to be a final decision unless the notice is withdrawn by the Member before the ninetieth day prior to the date the Member's coverage would otherwise renew. The Board may at its sole discretion agree to permit an earlier date of withdrawal.
- 8.2 A withdrawn Member shall lose all voting rights upon the effective date of withdrawal. Any claim of title or interest to any asset of the Mutual, and any continuing obligation of the Mutual to the Member or of the Member to the Mutual, after the effective date of the Member's withdrawal, shall be consistent with these Bylaws, the Amended Agreement and any policy adopted by the Board, and the Code.

ARTICLE 9. Termination of Membership.

- 9.1 A Member which terminates its membership in the Utah Association of Counties shall not be a Member of the Mutual effective as of the end of the policy period during which the termination of the membership occurred.
- 9.2 A Member which fails to pay a premium or any other payment due the Mutual shall have its membership in the Mutual terminated on the sixtieth day following the due date, unless time for payment is extended by the Board and payment is made within any extended period. A notice of failure to pay a premium or other amount due the Mutual shall be mailed to the Member at least thirty (30) days prior to the date of termination. A termination of membership under this paragraph 9.2 shall not be subject to the provisions of paragraph 9.3.
- 9.3 Any membership in the Mutual may be terminated by the Board or the Members for failure of the Member to carry out any other obligation of the Member, subject to the following:
- a. The Member shall receive notice from the Board of the alleged failure and shall be given not less than thirty (30) days in which to cure the alleged failure, along with notice that termination of membership could result if the failure is not so cured.
 - b. The Member may request a hearing before and decision by the Members on the termination. The request shall be made in writing to the Board at least five days before the end of the period given by the Board to cure the alleged failure. At such hearing, the Board shall present the case for termination of membership and the affected Member may present its case. The affected Member shall not be counted in determining the number of votes required, nor shall the representative of such Member be entitled to vote on the termination.

- c. If no request is received pursuant to subparagraph b. of this paragraph 9.3, and if the failure is not cured within the time required by the Board's notice or any extension of such time as the Board may grant, the Board may terminate the membership. The Member may request a hearing before the Board on the proposed termination in lieu of a hearing before the Members. The request shall be made in writing and received by the Board at least five days before the end of the period given by the Board to cure the alleged failure, and shall be granted if so made.
 - d. The Board shall provide the Member at least ten days prior written notice of the time and place of any requested hearing, and the proposed termination of membership may not take effect until such time after the conclusion of any hearing as the Board or Members, as applicable, may set.
- 9.4 Termination of membership shall be in addition to any other remedy which may exist.
- 9.5 A Member shall lose all voting rights upon termination of its membership. Any claim of title or interest to any asset of the Mutual, and any continuing obligation of the Mutual to the Member or of the Member to the Mutual, after the termination of membership, shall be as determined consistent with the Agreement, these Bylaws, any policy adopted by the Board, and the Code.

ARTICLE 10. Dissolution and Disposition of Property.

- 10.1 The Mutual may be dissolved by the Members as provided in Article 4 and in the Agreement. In the event of voluntary dissolution of the Mutual, the assets of the Mutual not used or needed for the purposes of the Mutual, including its contractual obligations, shall be distributed, as determined by the Board, only to Utah counties which are Members of the Mutual at the time of dissolution.
- 10.2 Upon partial or complete dissolution of the Mutual by the Members in accordance with Article 4 and the Agreement, the Trustees shall determine, consistent with these Amended Bylaws, all other matters relating to the disposition of property and dissolution of the Mutual by a two-thirds vote of all Trustees.
- 10.3 The Board shall serve as trustees for the disposition of property or funds, payment of obligations, dissolution and winding up of the affairs of the Mutual.

ARTICLE 11. Liability of Board, Officers and Employees.

- 11.1 It is the intent of the Mutual to provide the broadest possible immunity from personal liability to each Trustee, officer, and employee of the Mutual allowed by applicable laws of the State of Utah including, but not limited to, the Governmental Immunity Act, the Corporations Code and the Insurance Code, as amended from time to time. The Mutual shall defend and

indemnify the Trustees, officers and employees of the Mutual against any and all expense, including attorney fees and liability expenses, sustained by them or any of them in connection with any suit or suits which may be brought against them involving or pertaining to any of their acts or duties to the fullest extent allowed by the laws of the State of Utah. The Mutual shall purchase liability or other appropriate insurance providing coverage for the Trustees, officers and employees of the Mutual. Nothing herein shall be deemed to prevent compromises of any litigation where the compromise is deemed advisable in order to prevent greater expense or cost in the defense or prosecution of such litigation.

ARTICLE 12. Arbitration.

12.1 To the extent permitted by any applicable reinsurance or excess insurance, if the Board or its authorized representative and a Member disagree on whether a loss is covered through the Mutual or on the amount of a covered loss, the Board or its authorized representative or the Member may request that the disagreement be submitted to binding arbitration as follows:

- a. Unless otherwise agreed by the Board or its authorized representative and the Member, three persons shall be selected for the arbitration panel, one by the Board or its authorized representative, one by the Member, and one by the two so selected to act as umpire to decide the items upon which the other two disagree. If the two so selected fail for fifteen days to agree upon the umpire, the dispute of coverage shall be submitted to the American Arbitration Association for arbitration pursuant to their standard rules and regulations.
- b. The decision of the panel shall be binding on the Board or its authorized representative and the Member.
- c. The Mutual shall pay the fees and expenses of the panelist selected by the Board or its authorized representative, the Member shall pay the fees and expenses of the panelist selected by it, and the fees and expenses of the umpire shall be shared equally by the Mutual and the Member.

ARTICLE 13. General Provisions.

13.1 Except as provided in these Amended Bylaws and to the extent of the financial contributions to the Mutual agreed to herein or such additional obligations as may come about through amendments to these Amended Bylaws, no Member agrees or contracts herein to be held responsible for any claims made against any other Member. The contracting parties intend in the creation of the Mutual to establish an organization to operate only within the scope herein set out and have not herein created as between Member and Member any relationship of partnership, surety, indemnification, or responsibility for the debts of or claims against any other Member.

- 13.2 The laws of Utah shall govern the interpretation and performance of these Amended Bylaws.
- 13.3 In the event that any portion of these Amended Bylaws is held invalid or unenforceable, such invalidity or unenforceability shall not affect other portions, and these Amended Bylaws are expressly declared to be severable.
- 13.4 These Amended Bylaws do not relieve any Member of any obligation or responsibility imposed upon it by law except to the extent that actual and timely performance thereof by the Mutual satisfies such obligation or responsibility.
- 13.5 All moneys received by the Mutual are public funds, including earned interest, derived from its Members which are counties within the State of Utah.
- 13.6 It is the intention of the Members that the Mutual and any income of the Mutual not be subject to taxation, and the Members shall cooperate in such respects, including amending these Amended Bylaws, as reasonably necessary to establish and maintain the non-taxable status of the Mutual.
- 13.7 Except as permitted in these Amended Bylaws, and amendments hereto, neither the Board nor any other person or entity is authorized to incur liabilities or obligations or enter into contracts on behalf of the Members.
- 13.8 In the event of the payment of any loss by the Mutual under this Agreement, the Mutual shall be subrogated to the extent of such payments to all the rights of the Member against any other person or other entity legally responsible for damages for such loss, and in such event the Member agrees to render all reasonable assistance to effect recovery.

Dated this 14 day of July 1998.

By: Gary R. Herbert

Print Name: Gary R. Herbert

Title: President

ATTEST:

By: Dannie R. McConkie

Print Name: Dannie R. McConkie

Title Secretary/Treasurer

Date September 3, 1998

AMENDED INTERLOCAL COOPERATION AGREEMENT

THIS IS AN INTERLOCAL COOPERATION AGREEMENT, made and entered into by and between members of Utah Association of Counties Insurance Mutual, a political subdivision of the State of Utah, each of which hereby agrees to abide by the terms and conditions of this Amended Agreement and all actions taken pursuant hereto.

WITNESSETH:

WHEREAS, pursuant to the provisions of the Interlocal Cooperation Act, Utah Code Ann. §11-13-1 et. seq. (1996), the Governmental Immunity Act, § 63-30-1 et. seq. (1993 & Supp. 1996) and the Utah Insurance Code, Utah Code Ann. § 31A-5-215 (1994), public agencies, including political subdivisions of the State of Utah as therein defined, are authorized to enter into written agreements with one another for joint or cooperative action to establish a public agency insurance mutual; and

WHEREAS, the governing bodies of counties located in the State of Utah, by establishing and entering into an Interlocal Cooperation Agreement, formed Utah Association of Counties Insurance Mutual as a public agency insurance mutual; and

WHEREAS, the members of Utah Association of Counties Insurance Mutual now desire to amend that Interlocal Cooperation Agreement;

NOW, THEREFORE, the parties do mutually agree as follows:

Section 1. EFFECTIVE DATE; DURATION.

This Amended Interlocal Cooperation Agreement shall become effective and shall enter into force, within the meaning of the Interlocal Cooperation Act, upon the submission of this Amended Interlocal Cooperation Agreement to, and the approval and execution hereof by Resolution of the governing bodies of each of the parties. The term of this Amended Interlocal Cooperation Agreement shall be fifty (50) years, pursuant to Utah Code Ann. §11-13-17 (1996), unless renewed as permitted by law, or until earlier dissolved as provided herein.

Section 2. CREATION OF A SEPARATE LEGAL ENTITY.

The parties to this agreement through their respective governing bodies and pursuant to the provisions of Utah Code Ann. §11-13-5 (1996), hereby create a legal entity to be known as Utah Association of Counties Insurance Mutual to provide the services described herein.

Section 3. PURPOSES.

This Amended Interlocal Cooperation Agreement has been established and entered into between the members of Utah Association of Counties Insurance Mutual (herein referred to as the Mutual) for the following purposes

1. To comply with the Utah Insurance Code and other applicable laws of the State of Utah;
2. To ratify the previous formation of a group-funded Mutual to fund through joint self-insurance, reinsurance, excess insurance, or other lawful manner, certain liabilities of member Utah counties, as permitted by the Utah Insurance Code and determined by the Board, with the powers set forth in the Amended Bylaws;
3. To provide, through the Mutual, certain claims and risk management services related to the liabilities so funded, and assist members in reducing and preventing such liabilities; and
4. To provide other services and functions as permitted by law and the Articles of Incorporation of the Mutual.

Section 4. ADMINISTRATION OF UTAH ASSOCIATION OF COUNTIES INSURANCE MUTUAL.

The parties hereby agree that Utah Association of Counties Insurance Mutual shall contract with Utah Association of Counties for administrative and management services, including a reasonable fee approved by the Board of Trustees and Utah Association of Counties to cover the cost of the services so provided.

Section 5. MEMBERS.

Membership in the Mutual is limited to those counties which are members of the Utah Association of Counties and which properly enter into this Amended Interlocal Cooperation Agreement. Members shall have the power to:

1. Elect Trustees;
2. Remove any Trustee from the Board by a two-thirds vote of the members present at a meeting;
3. Voluntarily dissolve the Mutual, but only at a meeting at which a majority of all members, whether present at the meeting or not, vote in favor of the dissolution; and
4. Amend the Bylaws or the Articles of Incorporation by a two-thirds vote of the members present at a meeting.

Section 6. BOARD OF TRUSTEES.

The Mutual shall be governed by a Board of Trustees. The Trustees shall be elected by the members, shall serve at the pleasure of the members and may be removed by the members in accordance with the Bylaws.

The Board may exercise all powers of the mutual except those powers reserved to the members, and all powers necessary and proper for the operation of the Mutual and implementation of the Mutual, subject to the limits of the Articles of Incorporation, Amended Bylaws, and the Utah Insurance Code. The Board is responsible for all operations of the Mutual.

The Board shall adopt such procedures as it deems necessary or desirable for the conduct of its business.

Section 7. OFFICERS.

The Board of Trustees shall elect and establish the duties of officers of the Mutual in accordance with Utah law, the Amended Bylaws, and the Articles of Incorporation.

Section 8. COMMITTEES.

The Board of Trustees may establish from time to time such committees as shall be deemed appropriate by said board.

Section 9. MANNER OF FINANCING.

Utah Association of Counties Insurance Mutual shall be funded by contributions from the members, the amount of such contributions shall be established by the Board of Trustees and consistent with the Utah Insurance Code.

All monies of the Mutual, and earnings thereon, shall be held in the name of and for the use and benefit of the Mutual.

Utah Association of Counties Insurance Mutual is not an assessable mutual.

Section 10. PROPERTY USED IN COOPERATIVE UNDERTAKING.

Any real or personal property acquired, held, and used pursuant to this cooperative undertaking shall be administered and controlled by the Board of Trustees established in Section 6 hereof. Any disposition of said real or personal property shall also be administered and controlled by said Board of Trustees, pursuant to the terms of this Agreement.

The provisions of this Amended Agreement and the assets of the Mutual are for the benefit of the members of the Mutual only, and no other persons or entities shall have any rights or interest in this Agreement or in any of the other documents referred to herein or in any such assets, as a third party beneficiary or otherwise. The assets of the Mutual shall not be subject to attachment, garnishment, or any equitable proceeding.

In the event of a voluntary dissolution of the Mutual, as provided in Section 5 hereof, the property of the Mutual not used or needed for the purposes of the Mutual, including its contractual obligations, shall be distributed, as determined by the Board, only to Utah counties which are members of the Mutual at the time of dissolution.

Section. 11. ADDITION OF OTHER MEMBERS.

Other counties may become parties to this Amended Interlocal Cooperation Agreement, subject to the approval of the Board of Trustees, by executing an Addendum to this Agreement. In order for a county to be added to this Agreement by Addendum, the Addendum must be approved by the governing body of the county to be added and the Addendum must be reviewed and approved for form and compatibility with the laws of the State of Utah by the attorney for the county to be added. Prior to becoming effective, this Amended Interlocal Cooperation Agreement and the Addendum shall be filed with the person who keeps the records of the public agency being added to this Agreement.

Section 12. TERMINATION OF PARTICIPATION.

The parties to this Amended Agreement may withdraw from participation or be terminated by the provisions for withdrawal or termination included in the Amended Bylaws.

A withdrawn member shall lose all voting rights upon the effective date of withdrawal. Any claim of title or interest to any asset of the Mutual, and any continuing obligation of the Mutual to the member or of the member to the Mutual, after the effective date of the member's withdrawal, shall be consistent with these Bylaws, the Amended Agreement and any policy adopted by the Board, and the Code.

A member shall lose all voting rights upon termination of its membership. Any claim of title or interest to any asset of the Mutual, and any continuing obligation of the Mutual to the member or of the member to the Mutual, after the termination of membership, shall be as determined consistent with the Agreement, these Bylaws, any policy adopted by the Board, and the Code.

Section 13. INDEMNIFICATION.

It is the intent of the Mutual to provide the broadest possible immunity from personal liability to each trustee, officer, and employee of the Mutual allowed by applicable laws of the

State of Utah including, but not limited to, the Utah Governmental Immunity Act, the Utah Non-Profit Corporation and Co-operative Association Act and the Utah Insurance Code, as amended from time to time. The Mutual shall defend and indemnify the trustees, officers and employees of the Mutual against any and all expense, including attorney fees and liability expenses, sustained by them or any of them in connection with any suit or suits which may be brought against them involving or pertaining to any of their acts or duties to the fullest extent allowed by the laws of the State of Utah.

The Mutual shall purchase liability or other appropriate insurance providing coverage for the trustees, officers and employees of the Mutual. Nothing herein shall be deemed to prevent compromises of any litigation where the compromise is deemed advisable in order to prevent greater expense or cost in the defense or prosecution of such litigation.

Neither these Amended Bylaws nor any action of the governing body of a county in adopting these Amended Bylaws is intended to nor do they waive, nor shall they be construed as waiving, any immunity or limitation on liability provided to the members or their officers or employees by any law, including but not limited to any such immunity or limitation appearing in the Utah Governmental Immunity Act, and amendments thereto.

Section 14. FILING OF INTERLOCAL COOPERATION AGREEMENT.

Executed copies of this Amended Interlocal Cooperation Agreement shall be placed on file in the office of the County Clerk of each of the Members to this Amended Agreement, and shall remain on file for public inspection during the term of this Interlocal Cooperation Agreement.

Section 15. AMENDMENTS.

This Interlocal Cooperation Agreement may not be amended, changed, modified or altered except by an instrument in writing which shall be (a) approved by Resolution of the governing body of each of the parties, (b) executed by a duly authorized official of each of the parties, (c) submitted to and approved by an Authorized Attorney of each of the parties, as required by Utah Code Ann. §11-13-9 (1996), and (d) filed in the official records of each party.

Section 16. SEVERABILITY.

If any term or provision of the Amended Interlocal Cooperation Agreement or the application thereof shall to any extent be invalid or unenforceable, the remainder of this Amended Interlocal Cooperation Agreement, or the application of such term or provision to circumstances other than those with respect to which it is invalid or unenforceable, shall not be affected thereby, and shall be enforced to the extent permitted by law. To the extent permitted by applicable law, the parties hereby waive any provision of law which would render any of the terms of this Amended Interlocal Cooperation Agreement unenforceable.

Section 17. GOVERNING LAW.

All questions with respect to the construction of this Amended Interlocal Cooperation Agreement, and the rights and liability of the parties hereto, shall be governed by the laws of the State of Utah.

Section 18. EXECUTION BY COUNTERPART.

This Amended Agreement may be executed in counterparts. The original of each executed Agreement shall be filed with the Mutual.

IN WITNESS WHEREOF, the parties have signed and executed this Amended Interlocal Cooperation Agreement, after resolutions duly and lawfully passed, on the dates listed below:

Dated this day of , 1997.

BOARD OF COUNTY «FORM»
«COUNTY»

By: _____
«CHAIR»,
«COUNTY» Commission Chair

ATTEST:

By: _____
«CLERK», «COUNTY»

APPROVED AS TO FORM AND COMPATIBILITY WITH THE LAWS OF THE STATE OF UTAH:

By: _____
«ATTORNEY», «COUNTY» Attorney

AGREEMENT FOR GENERAL ADMINISTRATIVE SERVICES

This Agreement is by and between the Utah Association Insurance Mutual (hereinafter "UACIM") and the Utah Association of Counties (hereinafter "UAC"). In consideration of the mutual covenants herein contained, the parties agree as follows:

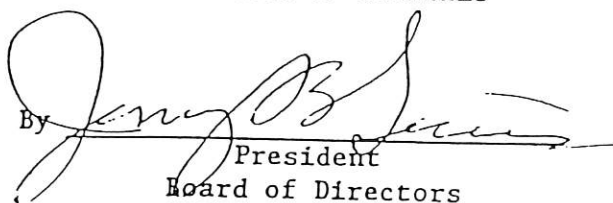
1. Term. This Agreement shall take effect on the date UACIM's Bylaws become effective pursuant to Article 17 of the Bylaws and Articles of Incorporation.
2. Office Space. UACIM shall occupy office space provided by UAC, the rental value of which is included in the annual sum paid by UACIM to UAC.
3. Reimbursement for Services. UACIM shall pay UAC for all services rendered under this Agreement, a total annual sum which shall consist of all expenses associated with UAC staff's administration of the pool, as determined annually and approved by the UAC Board of Directors and the UACIM Board of Directors. UACIM shall reimburse UAC for reasonable costs UAC incurred in the formation of UACIM.
4. Services. UAC shall retain a Pool Administrator and other staff members, as appropriate, to provide or arrange for provision of services to UACIM. Such services shall include, but not necessarily be limited to: Bookkeeping; preparation of financial statements; preparation of necessary reports on claims, recording and depositing of payments; providing information to potential members; reviewing claims from members; reviewing and making recommendations on all UACIM contracts; maintaining a complaint register; acting as a liaison with state authorities and responding to inquiries from state authorities; computing and providing membership contribution billings; filing required forms and reports with state and other governmental authorities; maintaining appropriate files; assisting the UACIM auditor and actuary as necessary; reviewing the performance of all contract service providers; coordinating banking functions, handling deposits and reconciliations; implementing investment policies established by the Board; providing necessary notices of membership meetings; supplying resource material for membership and Board meetings; attending membership and Board meetings and other meetings necessary to the administration of the UACIM; keeping detailed minutes of member and Board meetings; and administering committees established by the Board. The Pool Administrator may execute all contracts on behalf of the UACIM which are necessary to provide the general administrative services described herein if any moneys to be expended under the contract are included in the UACIM's approved budget or

any approved revisions thereto.

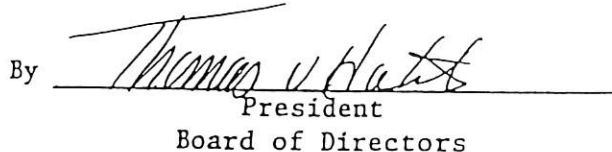
5. Other Service Providers. Nothing in the Agreement is intended to make UAC, its officers or employees liable for the errors, omissions, negligence, or other torts of UACIM's claims administration service or of any other contract service provider to UACIM; and no such liability shall exist. UAC shall not be responsible for the duties assigned to UACIM's other service providers pursuant to contract or decision of the Board.
6. Amendments. This Agreement may be amended by mutual written agreement of the parties.
7. General Provisions. This Agreement contains all agreements, understandings and arrangements between the parties and no other exist. All previous agreements, understandings and arrangements between the parties are terminated by the Agreement.

By these signatures, the parties agree to all the terms, conditions and provisions of this Agreement.

UTAH ASSOCIATION OF COUNTIES

By  President
Board of Directors

UTAH ASSOCIATION OF COUNTIES
INSURANCE MUTUAL

By  President
Board of Directors

DATE: January 31, 1992

DATE: January 31, 1992

UACIM/UAC

BROKER'S REPORT

Rich Stokluska reviewed the written comments of Gallaghers' Professional Lines Department regarding the Pacific Insurance Company policy for UACIM Trustees Errors and Omissions Insurance and Directors and Officers Liability Coverage (see attachment #1). This policy form was utilized a few years ago and is no longer used by most insurers, therefore, replacing it will require two separate policies. Gallaghers recommends that the following changes be made immediately to the current policy; 1) named insured endorsement corrected, 2) coverage expanded, 3) amend deductible wording, 4) amend insuring agreement wording, and 5) delete "hammer clause". Basically, the policy should be cleaned-up and more specific as to the intent. The Board directed Brett Rich to contact Aon Risk Services and request that the policy be corrected (back to inception) as recommended by Gallaghers. The Board directed Rich Stokluska to quote the policy for 1997, after which time the Board will decide whether or not to maintain the current policy and Aon as the broker of record.

Brett Rich explained that Aon Risk Services is the broker of record for the Tenant User Liability Insurance Policy program (TULIP). The Board agreed to maintain Aon as the broker of record for the TULIP program.

1997 ADMINISTRATIVE BUDGET

Brent Gardner reviewed the line item breakdown and comparison of the 1997 and 1996 Administrative Budgets as requested by the Board. An ending balance of \$76,388 remains for the year ending 1995, due to budgeting of a full-time director who was not hired until late in 1995. This year (1996), the amount budgeted should approximately equal the amount spent. UACIM has paid this fee to the Utah Association of Counties (UAC) for the administration of the Mutual, legally any ending balance would be the property of UAC, but Brent feels that the UACIM Board should feel free to meet with the UAC Board to discuss the status of any excess funds. The Board agreed to wait until the year ending 1996 to assess the ending balance and decide at that time whether to meet with the UAC Board.

SUMMARY OF LOSS PREVENTION ACTIVITIES

In regards to a new vehicle for the Loss Prevention Department, Brett Rich explained that the new state contract just came out a couple of weeks ago. He reviewed the pricing on two vehicles, a Ford Taurus and a Chevrolet Lumina (with/without options), with the Board. Sid Groll made a motion to order/purchase the Ford Taurus with options and anti-lock brakes. Gerald Hess seconded the motion and the motion passed unanimously.

David Nelson reviewed his written report with the Board (see attachment #2). A risk review was conducted in Wasatch County on October 22. David has yet to receive a response from Wasatch County's 1995 risk review. David continues to work on the scheduling of training in the area of Personnel Discipline and Wrongful Termination via the USU Extension Satellite System, has evaluated the Duchesne County Water Conservancy District and has evaluated the new Piute County courthouse and made recommendations.

The Board directed David to work on scheduling time, at those counties who will be receiving awards, to make a special presentation at the Commission meetings.

PENDING OR REASONABLY IMMINENT LITIGATION

Gary Sullivan made a motion to set the date and time for closed meeting to begin at 12:00 p.m. on October 24, 1996, to discuss pending or reasonably imminent litigation. Gerald Hess seconded the motion and the motion passed unanimously.

Sid Groll made a motion to conclude the closed meeting. Gerald Hess seconded the motion and the motion passed unanimously.

OTHER BUSINESS

The next meeting of the Board of Trustees will be held December 19, 1996, at 9:00 in the UAC offices

1997 UACIM BUDGET

Brett Rich reviewed the proposed 1997 UACIM budget with the Board. REVENUES include: *Premiums Written* (no increase from 1996), *Investment Income* (includes only the interest paid on 1997 fund year contributions—UACIM is still accumulating interest for previous fund years), and *Surplus Contributions* (approximately 20% of total contributions). LOSSES AND LOSS EXPENSES include: *Losses* (pursuant to the 1997 attachment point), *Claims Management* (averaged from proposals) and *Excess Insurance* (Great American bid). ADMINISTRATION EXPENSES include: *Brokerage* (Gallagher's bid), *Pool Administration* (UAC bid), *Professional Fees* (accounting, actuarial, auditing, legal), *Interest Expense* (interest earned on Debenture Loans plus 1%) and *Other Expenses* (which include E&O coverage for the Board and staff). The proposed 1997 budget, based on these line items, equates to a Net Income of \$235,365. Brett explained that there are several decisions that need to be made by the Board before the 1997 Budget is adopted. Gallagher's has given UACIM a quote for Boiler and Machinery coverage at approximately \$19,000, which is quite inexpensive for the entire membership. Also, higher liability options should be reviewed and the Risk Management Program reduction percentage of premium must be adopted. In order for the Board to begin discussion regarding the 1997 premium contributions, Brett recommended that the premium level be adopted today, therefore, Ty Lewis made a motion to cap the 1997 REVENUE *Premiums Written* at the 1996 budgeted amount of \$2,277,000. Curtis Dastrup seconded the motion and the motion passed unanimously.

PREMIUM CONTRIBUTION

Brett Rich explained that when the UACIM was started, each member county paid the same premium they had with their prior carrier because there was not enough loss information available to establish what the premiums should have been. Since that time, UACIM has been working toward a more equitable way of determining premiums by loss history. Brett feels it is now appropriate for UACIM to adopt a formula that will more equitably apportion costs to members based on exposure and loss history. In researching other insurance companies and the factors used to determine premiums, Brett calculated two scenarios for the Board's review. The premium contribution was broken down by loss fund, excess insurance and expenses using loss history (past three years) and exposure based on the renewal information submitted by all the member counties, except for Kane, Piute, Rich, Sanpete, Sevier, Wasatch and Wayne Counties who have not returned their renewal applications.

The Board began by reviewing sheet PREM.97F titled LOSS FUND which averages the 1993, 1994 and 1995 total incurred losses per county, a ratio is then applied (to bring the total to the amount needed for the loss fund) to determine the loss fund and surplus contribution per county. Brett felt the Board may want to determine a minimum contribution to the loss fund for those counties with no or low losses, therefore, sheet PREM.97F titled EXCESS was reviewed. This entire sheet deals just with the portion of premium used to pay the excess insurance calculated by using exposure. The minimum on the loss fund was figured by doubling the calculated excess premium. Counties were not affected if their total loss fund contribution was more than the doubled excess contribution. Brett felt this may be a fair and appropriate way to calculate a minimum. Even though a county has had no or low losses, the exposure is still there, therefore a minimum was recommended to be contributed to the loss fund from these counties. Sheet PREM.97F titled EXCESS was calculated, pursuant to the percentages used by Great American, by using total insurable value for the property premium, number of vehicles for the auto liability premium, total expenditures for the liability premium and number of sworn officers for the E&O premium. Brett explained that in sheet PREM.97F titled EXPENSE, the expense portion of the premium totals \$702,000. Brett allocated half the expenses on a per member basis. The other half was allocated by calculating the percentage of each member's excess premium to the total excess premium and then applying that percentage to the total expense premium.

Utah Association of Counties Insurance Mutual

Management Review

May 26, 1998

Warren, McVeigh & Griffin, Inc.

R I S K M A N A G E M E N T C O N S U L T A N T S

1420 Bristol Street North, Suite 220, Newport Beach, CA 92660
Telephone 714/752-1058 Facsimile 714/955-1929

May 26, 1998

Utah Association of Counties Insurance Mutual
4021 South 700 East, Suite 180
Murray, UT 84107

Attention: Mr. Brett Rich
Director

MANAGEMENT REVIEW

Warren, McVeigh and Griffin (WMG) was engaged by the Utah Association of Counties Insurance Mutual (UACIM) to conduct a management review. The objectives of the study were to analyze:

1. The coverages provided to UACIM members
2. The needs and perceived objectives of members
3. The appropriateness of the current program's premiums, limits and retentions
4. The value and effectiveness of UACIM services to its members
5. UACIM's operational efficiency and procedures
6. The long-term outlook and strategic planning for UACIM

To carry out this assignment, WMG consultants visited UACIM's offices in Murray, Utah at the end of March 1998. They interviewed all UACIM staff, reviewed underwriting and claims files, obtained copies of vendor contracts and read other UACIM documentation. Subsequently a WMG consultant met with the broker's representative in California and obtained other information. A list of all materials used in this study is provided in the Appendix.

In conducting this study we have relied solely on information and policy forms provided by UACIM personnel, its claims administrator personnel and broker personnel. The study's scope and our activities were limited by the project budget and the time span for completion. We did not undertake a financial audit, claims audit or actuarial study. We did not have an opportunity to visit UACIM's member counties and gain a first-hand knowledge of their loss exposures. For these reasons we cannot warrant that all the risks to which the members are exposed have been identified and discussed in this report.

This study has been performed by James Bukowski and by C. C. Griffin.

Operations

Staffing

UAC provides to UACIM under its contract two full-time staff members, plus an administrative assistant who devotes approximately 60% of her time to UACIM. These staff members report organizationally to the UACIM Board of Trustees, and functionally to the UAC Executive Director Brent Gardner. The three positions are:

- Director—Brett Rich
- Loss Prevention Manager—Shawn Guzman
- Executive Assistant—Sonya White

Detailed position descriptions exist for each individual.

RECOMMENDATIONS

- Clarify the position descriptions and titles for the UACIM Director and Administrator. The Director is also called the Assistant Administrator, and the Administrator is the same person as the UAC Executive Director.
- Update the position description for the Loss Prevention Manager to reflect his involvement with personnel and law enforcement loss control.
- Update the position description for the Executive Assistant to remove the out-of-date reference to Aon Insurance Management Services.

Internal Office Procedures

The Director manages the day-to-day operations of UACIM, conducts negotiations with vendors and insurers, handles board and member relations, and plans marketing and strategic initiatives. The diverse responsibilities require both technical knowledge

and communication skills. The Director also supervises the other UACIM staff in planning, assigning and directing their work.

The Director has broad authority areas, such as negotiating with insurers and vendors, participating in claims settlements and setting strategies and goals. Only the UACIM Board President, however, may execute contracts for the Mutual. The Director does not have check-signing authority.

The Loss Prevention Manager develops loss prevention and training programs for the counties, performs on-site inspections and evaluations, collects underwriting information and reviews loss reporting information. This position requires a great deal of travel to the various counties.

The Loss Prevention Manager has recently been filled by a new person who brings different skills and interests than possessed by his predecessor. The current Loss Prevention Manager is more focused on such areas as employee-relations and law-enforcement loss control, as well as on the more traditional areas of safety training and inspections.

The Executive Assistant handles policyholder services, correspondence, board and member meeting minutes, bookkeeping, premium billing, expenses, check issuance, claims reconciliation, underwriting data collection and reports, and special insurance programs for members (tenants' insurance and public official bonds). The position requires knowledge of four software programs: Word, Excel, Quickbooks and Photoshop. In addition, the Executive Assistant works 10% of her time for UAC administrative duties and 20% of her time for the Multi-County Appraisal Trust.

The UAC Executive Director (the same person as the UACIM Administrator) is the key control person for all UACIM oversight. He receives all financial statements, claims reconciliation reports, auditor's report, meeting minutes, as well as attends all board meetings in person. All UACIM persons report to him.

Controls and Systems

The Executive Assistant enter all financial data in the Quickbooks program and prints the checks. Two signatures are required for all expense checks: the UACIM Board President, the Board Vice President, or the UACIM Administrator.

One signature is required for claim checks under \$25,000, two signatures for claims over \$25,000. The only signatories are the UAC Administrator and the UACIM Claims Manager.

The auditor receives UACIM's monthly cash reports and its banking statements from First Security Bank. The annual audit looks at financial results and transactions, but is not specifically designed to detect fraud. There appears to be little cash on the premises.

RECOMMENDATION

- Consider giving limited check-signing authority to the UACIM Director to facilitate check issuance when the UAC Executive Director and/or Board members are not available.

UACIM uses a local area network (LAN) managed by UAC. McLarens Toplis uses an entirely different system not connected to the LAN. The Executive Assistant performs manual account reconciliations between the claims systems and the Quickbooks checking system. She enters approximately 50 claims and 10 expense items per month on her system.

UAC backs up its computer network on a tape every night. The tapes are stored in a fire-secure storage box on the premises. We were told UAC also buys fire and EDP insurance. The Claims Administrator backs up the claims data every two weeks by a modem connection to its Chicago office.

RECOMMENDATION

- Consider an off-storage location (such as a bank safe deposit box) for UACIM's valuable papers that would be difficult, or impossible, to reconstruct after a fire or other catastrophe.

Staff Professional Development

UACIM's 1998 budget provides \$10,700 for loss control and training, \$10,000 for staff expense and \$1,500 for subscriptions. These amounts were not fully spent in previous years. Staff expense includes costs for travel or training to upgrade the staff skills and keep them current about risk management and insurance topics.

RECOMMENDATIONS

- Plan to build a resource library on public sector risk management topics. The Loss Prevention Manager especially needs such a library for his work.
- Encourage all UACIM staff to attend at least one professional seminar or class per year.

Major Contracts

Administrative Services Contract

UACIM has no employees as such, but is administered under a contract with the Utah Association of Counties, as required by Section 4 of the Amended Interlocal Cooperation Agreement.

The Agreement for General Administrative Services between UACIM and UAC was executed on January 31, 1992. It provides that UAC shall retain a "Pool Administrator and other staff members, as appropriate" to provide necessary administrative services to UACIM. UAC will soon be moving to a newly built and owned office building that will include an 800 square foot training room for seminars and workshops conducted by UACIM as well as any member county that wishes to use the facilities.

RECOMMENDATION

- Update the Agreement for General Administrative Services between UACIM and UAC. It currently refers to a Pool Administrator when there is no such title at UACIM. The Agreement should describe the services UAC actually provides.

The Agreement is silent on whether UAC should purchase professional liability or directors & officers liability insurance to cover its exposure for administering UACIM. UAC purchases such insurance, including attorney's professional liability insurance.

The Agreement provides that UACIM shall occupy office space provided by UAC, the rental value of which is included in the annual sum paid by UACIM to UAC. We are not certain what the fixed cost will be to UACIM for the new space. Adding such an overhead item to UACIM's expenses will make it even more important for UACIM to operate efficiently while seeking to expand its premium volume.

Inventory of Materials Used in This Study

Interviews

- Brett Rich, UACIM Director
- Shawn Guzman, Loss Prevention Manager
- Douglas Alexander, Claims Manager
- John Martin, Accountant, Larson & Company Certified Public Accountants
- Dan Applegarth, Financial Examiner, State of Utah Insurance Department
- Susan Benton, Claims Assistant
- Sonya White, Executive Assistant
- John Chino, Broker, Arthur J. Gallagher

UACIM Internal Documents

- UACIM Board of Trustee Minutes, 8/96, 9/96, 8/97 (discussions of members' premium contributions)
- List of 1998 Board of Trustees Members
- UACIM Nominating Schedule for the Board of Trustees
- List of 1998 Litigation Management Committee members
- List of UACIM County Insurance Coordinators
- Amended Interlocal Cooperation Agreement
- UACIM Amended Bylaws currently in force
- Amended Bylaws proposed for the meeting of 4/15/98
- UACIM Organizational Chart
- UACIM Joint Policy Statements (updated 10/9/97); most recent additions describe the policies on mid term premiums for newly acquired properties and the member equity plan.
- Position Description: UACIM Director
- Position Description: UACIM Loss Prevention Manager
- Position Description: UACIM Executive Assistant
- UAC Internet Site <http://www.uacnet.org>
- *Mutual Matters*: copies of the UACIM newsletters for 1/96, 6/96, 10/96, 1/97, 4/97, 10/97

Financial Documents

- UACIM Annual Statement for the Year Ended December 31, 1997
- Actuarial Analysis of Loss and Loss Adjustment Expense Reserves as of 12/31/97 (draft of 3/5/98)
- 1998 UACIM Administration Budget
- 1998 UACIM General Budget
- 1997 Allocation Worksheet showing loss fund, excess insurance, expenses, total allocation
- 1998 Allocation Worksheet showing loss fund, excess insurance, expenses, total allocation
- Worksheet showing member premiums for the six years 1992 - 1997
- Quickbooks report showing detailed 1998 premiums invoiced by coverage (including bonds) (4/1/98)
- Quickbooks report showing detailed 1998 premiums invoiced by county (excluding bonds) (4/1/98)
- Utah Department of Insurance--Format for Association Financial Condition Reports
- Minnesota Counties Insurance Trust 1996 Report to Members
- Colorado Counties Casualty & Property Pool, Appendix A (for FY 1996/97)
- Nevada Public Agency Insurance Pool, Annual Report (June 30, 1997 and 1996)
- Wisconsin County Mutual Insurance Corporation, Financial Report (December 31, 1996)
- Oregon City County Insurance Services Trust 1997 Financial Statement (June 30, 1997)
- Arizona Counties Insurance Pools Annual Report (June 30, 1997)

Insurance Documents

- UACIM Coverage Agreement (Form No. UACIM-97.100)
- Great American Businesspro Package Policy #PAC 2001095-01: coverage parts for property, general liability, inland marine, law enforcement liability, public officials liability; \$473,969 premium for 1998
- Great American Commercial Automobile Policy #CAP 2001096; premiums included in package policy
- Hartford Excess of Loss Difference in Conditions Policy #83 XLS QG1823 (earthquake and flood); \$34,383 premiums for 1998
- Kemper Boiler and Machinery Policy #3XN 026 825-00; \$20,701 premiums for 1998
- Guaranty National Umbrella Liability Policy #UMC1010250 (excess liability); \$45,497 premiums for 1998
- Hartford Commercial Crime Policy No. PEB PS8201 (public employee dishonesty and faithful performance of duty); \$7,170 premiums for 1998
- Savers P&C Policy #NP00000047 (Directors & Officers Liability; \$5,300 premium)

Service Contracts and Vendor Documents

- Agreement for General Administrative Services between UACIM and UAC (1/31/92)
- Arthur J. Gallagher - Broker Services Agreement with UACIM (1/97)
- McLaren's Toplis North America, Inc. - Service Agreement
- McLaren's Toplis North America, Inc. - Standards of Performance, Casualty Department (1/96)
- Toplis and Harding, Inc. - Aggregate Excess Claims Audit conducted by Curt Hamby (8/95)

Broker Program Information

- 1996-97 Risk Management Proposal (43 pages, including comparison with previous program)
- 1998 Risk Management Proposal (39 pages)
- Broker Review and Fee Calculation for 1/1/98-12/31/98
- Schedule of Current Insurance (as of 3/31/97)
- Coverage Comparison Matrix of Reliance, United National, Great American programs
- Apex Letter confirming aggregate attachment points for various loss ratios

Underwriting and Loss Control Files

- Risk Management Program Adopted by the UACIM Board of Trustees (revised 3/13/97)
- Risk Management Program—County Self-Evaluation Workbook, including an Insurance Coverage Questionnaire (1998)
- UACIM 1998 Renewal Questionnaires, showing 1997 and 1998 values/exposures for every county and summarized for all (3/20/98)
- Worksheet summarizing 1998 values/exposures for all counties (3/20/98)

Claims Reports and Sample Files

- TOPCAT report showing consolidated coverage loss and claim experience by line for each policy year (run date 3/31/98)
- TOPCAT list of Hazard Codes
- TOPCAT list of Cause of Injury Codes
- TOPCAT list of Type of Injury Codes
- TOPCAT list of county Department Codes
- TOPCAT list of Miscellaneous 2 Codes (29 coverage types from AB to WC)
- TOPCAT Check Register for the month of March 1998
- Sample INDEX Claim Report
- Sample Accord form and Add Claim/Payment processing worksheet (#96 008022)
- Sample Add Claim/Payment procession worksheet and Notice Only letter (#96 008150)
- Sample Request for Pre-Trial Report letter (#96 005902)
- Sample Claim Check Voucher for claim #98 008318
- Defense Attorney List approved by the UACIM litigation management committee
- 22 Random Sample Claim Files examined: #93 001723, #93 001726, #93 001727, #93 001731, #93 001732, #93 001735, #93 001736, #93 001737, #93 001738, #93 001739, #93 001740, #93 001741, #93 001742, #93 001743, #93 001744, #93 001745, #93 001746, #93 001747, #93 001748, #93 001749, #93 001750, #93 001751, #93 001752, #93 001753, #93 001754, #93 001755, #93 001756, #93 001757, #93 001758, #93 001759, #93 001760, #93 001761, #93 001762, #93 001763, #93 001764, #93 001765, #93 001766, #93 001767, #93 001768, #93 001769, #93 001770, #93 001771, #93 001772, #93 001773, #93 001774, #93 001775, #93 001776, #93 001777, #93 001778, #93 001779, #93 001780, #93 001781, #93 001782, #93 001783, #93 001784, #93 001785, #93 001786, #93 001787, #93 001788, #93 001789, #93 001790, #93 001791, #93 001792, #93 001793, #93 001794, #93 001795, #93 001796, #93 001797, #93 001798, #93 001799, #93 001800, #93 001801, #93 001802, #93 001803, #93 001804, #93 001805, #93 001806, #93 001807, #93 001808, #93 001809, 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Audit Committee

Membership Meeting
11/17/99

Jerry Hess reported that the Committee met to review the 1998 audit conducted by Larson & Company. The Internal Control Report stated that *no matters involving the internal control structures and its operation are considered to be material weaknesses*—the Committee reported this to the Board of Trustees. The Committee also reviewed the administrative budget to make sure that the Mutual was not paying a disproportionate share of the Utah Association of Counties budget. To the satisfaction of the Committee and the Board of Trustees, the relationship between UACIM and UAC is working very well.

Law Enforcement Committee

On behalf of Sheriff Ed Phillips, who request to be excused from this meeting, Brett Rich reported that the Committee is working with Shawn Guzman, the Sheriffs Association and the Jail Commanders Association on some very important projects, one of which is improving grievance procedures for jails.

Litigation Management Committee

Kent Sundberg reported that the Committee meets each month to discuss actual litigation strategy on pending cases affecting member counties. The Committee reports to the Board of Trustees and the defense attorneys who handle the cases for the Mutual with recommendations. Recommendations are also made to the Board concerning additions and deletions to the Mutual's defense attorney list. The Committee often invites a defense attorney to the meeting to discuss specific cases. The Committee is happy to report that the Mutual is close to closing all pending strip search cases with the favorable outcome of the Foote case.

Personnel Committee

Steve Baker reported that every member county, except one, was represented at the second annual Personnel Workshop. Suggested dates for the third annual workshop are May 11-12 or May 18-19. From the survey attendees completed, the Committee received input on the topics to be presented next year. Steve encouraged all elected officials to attend and allow as many supervisors and department directors as possible to attend.

CLAIMS ADMINISTRATION REPORT

On behalf of Curt Hamby, Brett Rich explained that McLarens Toplis, through contract, provides the Mutual with two in-house claims handlers. Via facsimile, the Mutual announced that Doug Alexander was no longer employed by McLarens Toplis and therefore is no longer responsible for the claims handling of the Mutual. Brett reported that the position of claims manager has been offered and accepted by Jeff Powell who will begin working at the Mutual on November 29. Curt was unable to attend today because the second in-house claims handler, Sue Benton, resigned yesterday. Curt is conducting interviews today to replace her.

Brett reported that the new Pyramid claims information system is in place and that it is being tested for accuracy. The Mutual has valuable data that its Loss Control Manager must have access to in order to show the members what areas and how losses are trending. Once everything is on-line, this system will be a real benefit. Brett and Sonya White presented examples of what the system can do by charting the extracted information by year, by department, by claim type, etc., right from a spreadsheet program. The members will see substantial improvements in the way claims are handled at the Mutual.

PRESENTATION of MEMBER AWARDS

Jerry Hess presented Box Elder County with a distinguished achievement award for the most improved loss ratio, Rich County for the lowest loss ratio (35%) and Utah County for the most compliant with the premium credit program. The Board and membership congratulated these counties for their diligent loss control efforts.

ELECTION RESULTS

Gary Herbert reported that Tex Olsen will serve as the At-Large representative, Dan McConkie and Ken Bischoff will serve as the first-second-third class representatives and due to a tie between Tony Dearden and Ty Lewis a coin toss determined that Ty Lewis would serve as the fourth-fifth-sixth class representative. The membership recognized the many years of diligent service provided by Jerry Hess and Tony Dearden as members of the Board of Trustees.

OTHER BUSINESS

No other business was brought before the membership for discussion. The membership was thanked for attending and adjourned to enjoy dinner sponsored by Arthur J. Gallagher & Company.

Approved on April 12, 2000

Sarah Ann Skanchy
Sarah Ann Skanchy, UACIM Secretary-Treasurer
Cache County Council Member

2001 ADMINISTRATIVE BUDGET

Brent Gardner researched the administrative budget items in question from the September 21 Board meeting. He reported that the correct amount spent in 2000 for the auto reserve line item is \$14,000. This amount is budgeted and carried each year based on the Utah Association of Counties policy on buying/selling vehicles. The policy, as approved by the Board of Directors, is to sell vehicles once the odometer reaches between 60,000-80,000 miles. Kent Sundberg said that 60,000 miles was a more appropriate number for the resale value of a vehicle. Shawn Guzman stated that in his research, the value of a new vehicle dramatically decreases at 50,000 miles. From the time you order and receive the vehicles it takes approximately five months. Mark Walsh, UAC Associate Director, is in the process of negotiating a trade-in arrangement with local dealers in an effort to turn the vehicles around each year at a set price. Brent continued with the second item in question which was the actual 2000 consulting fees item. This was an item used when Harry Bowes was retained to do consulting work for the Mutual during the first few years of operation. Mr. Bowes is no longer retained by the Mutual. The \$970 amount that was listed under consulting fees has been correctly allocated to the loss control/training item. The expenses used for loss control/training are for the personnel workshop, defensive driving courses, staff dues and subscriptions, personnel committee, printing and contributions to the Sheriff's Association.

Tex Olsen is concerned that the Board is losing control over the administrative budget that they are required to approve. By approving the budget the Board is approving the monies spent. Gary Herbert expressed that the Board does not want to be in a position where the Mutual is subsidizing the Association or the Association is subsidizing the Mutual. Brent explained that he has tried to administer the budget so that the costs of operating the Mutual are covered without the Association making a profit. Ty Lewis said that the Association should be willing to refund any monies not spent, i.e., the Mutual did not spend the allocated salary because there was no Loss Control Manager for five months during this year. Brent is willing to take that request to the Association's Board of Directors. Kent Sundberg stated that if the administrative budget is over at the end of the year the Mutual should pay the difference to the Association and in turn if the budget is under, the Association should refund the difference—Ken Bischoff agreed. Dan McConkie made a motion to amend the *Agreement for General Administrative Services* between the Utah Association of Counties Insurance Mutual (UACIM) and the Utah Association of Counties (UAC) to state that any positive balance at the end of each year will be reimbursed to UACIM and any negative balance will be paid by UACIM. This amendment will be retroactive to the inception of the Mutual upon the approval of the UAC Board of Directors. Kent Sundberg seconded the motion, which passed unanimously. Kent Sundberg made a motion to approve the 2001 Administrative Budget contingent upon the revision to the *Agreement for General Administrative Services*. Ken Bischoff seconded the motion, which passed unanimously.

RE-EVALUATION of FLOOD ZONE A PROPERTIES

Ty Lewis reported that in researching the process of Flood Zone A properties being re-evaluated, he found that it is the responsibility of the city to request a map amendment from FEMA. This process is very costly and time consuming. It took seven years for an independent contractor, hired by Moab City, to resurvey the area. Shawn Guzman added that even if an entity bares the cost of a survey, FEMA only provides the entity with a letter of the amendments, not a new map. He has ordered the guidelines and specifications for this process. There is National Flood Insurance coverage available with only a \$500,000 limit and the rates are high. The Mutual provides a \$2 million limit but this limit precluded some reinsurers from bidding the program. Because of the high rates, everyone wants to re-map their area. Therefore, it appears that the Federal Government has taken a position that re-mapping is too cumbersome to undertake. Once Shawn receives the guidelines he will research what it will necessitate to have the membership's 15 Flood Zone A properties re-evaluated.

BROKER'S REPORT

Rich Stokluska reviewed the Travelers Property Reinsurance Certificate with the Board (see attachment #1). Under number 12, insolvency laws reference the states of Connecticut and New York. The Board directed Rich, Shawn Guzman and Kent Sundberg to research civil procedures in those states as they would affect the Mutual and/or request that the Certificate be amended to reference Utah.

2/16/01

Olympic Volunteer Claim. Shawn Guzman explained that an Olympic volunteer was injured at a venue site in one of the member counties. The county was directed by the Salt Lake Organizing Committee (SLOC) to provide volunteers. Because of this, SLOC initially was claiming that the county should be responsible for the injuries but with further discussions it appears that SLOC is going to now accept responsibility. UAC proposed Olympic Indemnification legislation during the 2000 session that failed leaving the counties prone to liability exposure. Brent Gardner will set-up a meeting with Mitt Romney, Lane Beattie, county attorneys, sheriffs and commissioners to discuss liability responsibility. The Board directed Mark Brady to survey the member counties that have venue sites as to what Olympic related, but not SLOC sponsored, events they are scheduling. Ed Phillips explained that several of the county sheriffs offices received a letter from the state that said there will be no Highway Patrol coverage during the Olympics and that the state will pay the counties up to 85 hours overtime to cover for the Highway Patrol.

Broker RFP Process. The proposed timeline for the request for proposals is as follows: March 16, release of request for qualifications; April 6, deadline for receiving initial information; mid-April, interviews at UACIM offices; mid-April, selection of brokers to submit RFP and release of information; June 1, deadline for receiving final proposals; June 21, contract awarded and January 1, 2002, effective date of contract. The Board directed staff to narrow the bidders to three that will make a presentation to the Board.

SET DATE and TIME for CLOSED MEETING

Kay Blackwell made a motion setting the time and date for a closed meeting to begin at 11:10 a.m. on February 16, to discuss pending or reasonably imminent litigation. Royal Norman seconded the motion, which passed unanimously.

LaVar Cox made a motion to conclude the closed meeting at 11:25 a.m. on February 16. Ken Bischoff seconded the motion, which passed unanimously.

ACTION on LITIGATION MATTERS

Kent Sundberg made a motion to amend the authorization to file an offer of judgment in the amount of \$200,000 to \$180,000, plus reasonable attorney's fees, in the matter of claim WEB00087920. Lynn Lemon seconded the motion, which passed unanimously.

SET DATE and TIME for CLOSED MEETING

Lynn Lemon made a motion to strike the agenda item for a closed meeting to discuss the character, professional competence, physical or mental health of an individual. Kay Blackwell seconded the motion, which passed unanimously.

REVISED AGREEMENT for GENERAL ADMINISTRATIVE SERVICES

Brent Gardner was unable to report on this item; therefore, Tex Olsen explained that the UAC Board of Directors did not accept the UACIM Board's counter offer of over/under five percent for reimbursement/payment of administrative services. Tex Olsen made a motion to accept the UAC Board's second offer of over/under \$7500. Ken Bischoff seconded the motion, which passed with Kent Sundberg opposed.

OTHER BUSINESS

Steve Baker reported that the agenda for the May 3-4 Personnel Workshop has been set and encouraged the Board of Trustees to attend as well as support as many officials and employees to attend. Presentations include: *Customer Service for the Unwilling Public*, *Making the Most of Your Retirement*, *Personnel Law Updates* and *27 Ways to Lose Unemployment Appeals*.

The next Board of Trustees meeting is scheduled for Thursday, March 15, 2001 at 9:30 a.m., location to be determined.

Approved on March 29, 2001


Ken Bischoff, UACIM Secretary-Treasurer, Weber County Commissioner

UAC Officers Serving on UACIM Board

1992 – Tom Hatch Dennis Ewing	UAC 1 st VP UAC 2 nd VP
1993 – Tom Hatch Dennis Ewing	President of both Boards concurrently. UAC 1 st VP
1994 – Dennis Ewing Tom Hatch	President of UAC Past Pres. UAC
1995 – Gayle Stevenson	President UAC. Jerry Hess serving on UACIM Board.
1996 – Monte Munns	President of UAC
1997 – Monte Munns	UAC Past Pres.
1998 – Dan McConkie ^e	UAC Secretary . Jerry Hess also UACIM Board Members.
2001 – Gary Herbert	UAC 2 nd VP
2002 – Gary Herbert	UAC 1 st VP

08/07/02 WED 14:42 FAX 801 265 9485

Utah Assoc. of Counties

002

UACIM BOARD of TRUSTEES MEETINGS – Excerpts from the Approved Minutes**October 30, 1997****1998 ADMINISTRATIVE BUDGET**

Brent Gardner reviewed the adjusted proposed 1998 administrative budget with the Board. Brent explained that some of the line items were changed from what the Board reviewed at the October 9, 1997 Board meeting due to additional information received by UAC. Most of the discussion was based on the increase in office rent for 1998. Brent explained that the increase in rent is due to the new UAC owned building to be complete in the summer of 1998. Because the cost to rent in the Salt Lake Valley continues to increase at an outstanding rate (\$24 per square foot) the UAC Building Committee, after years of research, decided to build a building to house the UAC offices. UACIM will be renting space from UAC at approximately \$13.50 per square foot in the new building with more space to conduct training and meetings and for future growth. The Board questioned whether surplus in the UACIM administrative account could be shifted to the next year. Brent explained there is that ability because any surplus is kept in a separate account.

Following a closed meeting, Jerry Hess made a motion to approve the administrative budget at \$280,000. Ed Phillips seconded the motion, which passed unanimously. The approval of the administrative budget is based on the understanding that a lease agreement will be prepared for UACIM to identify the debt service set fee for base rent, any variable costs and the assurance that the agreement will have a long term no increase lease benefit.

Monte Munns made a motion to increase Brett Rich's salary to \$57,500 beginning the first pay period in November and adopt Brett's parameters as outlined in his August 27 and October 8, 1997 memorandums to the Board. Also, the 1998 Utah State Bar Association dues for Brett and Shawn Guzman will be paid from the UACIM Administrative Budget. Ann Skanchy seconded the motion, which passed unanimously.

September 3, 1998**1999 ADMINISTRATIVE BUDGET**

Brent Gardner reviewed the proposed 1999 Administrative Budget with the Board (see attachment #1). He explained those items projected to be over or under the adopted 1998 budget and explained any item increases or decreases on the proposed 1999 budget. The Board was concerned about the *Office Rent* item, which increased \$18,300 on the proposed budget. This increase is due to the new Utah Association of Counties building in which the Mutual pays rent at 30% of the total annual loan payment of \$201,000. The Board directed Brent to draft a lease agreement between Utah Association of Counties and the Mutual that will include a possible fixed amount on the rent and detail the relationship between the two. Dannie McConkie made a motion to approve the 1999 Administrative Budget as presented. Ed Phillips seconded the motion, which passed. Jerry Hess opposed the motion.

September 2, 1999**2000 ADMINISTRATIVE BUDGET**

Brent Gardner reviewed the proposed administrative budget with the Board (see attachment #1). Line items proposed to increase are: *Auto Reserve* \$10,000 to \$14,000, *Data Processing* \$2000 to \$3500, *Medical Insurance* \$24,870 to \$26,900, *Rent* \$60,300 to \$120,000 (\$48,000 increase to include McLaren's Toplis North America, \$12,000 increase for operating expenses, debt service reserve and capital depreciation fund), *Retirement* \$32,000 to \$35,324 and *Salaries* \$146,340 to \$164,862. The Board directed Brent and Brett Rich to draft two options to be written into the administrative contract relating to the rent paid by UAC Insurance Mutual to the Utah Association of Counties. The options being, 1) a *Memorandum of Understanding* stating that when the debt is paid off the Mutual will no longer have to pay rent or 2) equity ownership of the UAC building. The Board will discuss these options at the next meeting. Following the closed session to discuss the character, professional competence, or physical or mental health of an individual, Chad Johnson made a motion approving the 2000 Administrative Budget in the amount of \$447,686. Royal Norman seconded the motion, which passed unanimously.

September 18, 2002

«NAME» «LAST»
«COUNTY» County «TITLE»
«ADDRESS»
«CITY_ADDRESS»

RE: 2003 UACIM Board of Trustees

Dear «NAME»:

The Utah Association of Counties Insurance Mutual (UACIM) is accepting nominations for the following Trustee positions: two at large positions; one position representing first, second, third class counties; and two positions representing fourth, fifth, sixth class counties. The positions are for two-year terms.

According to Section 5.6 of Article 5 of the Bylaws, "Any elected official of a Member or any Trustee may nominate eligible persons to run for available elected Trustee positions." Section 5.3 of Article 5 states that "Each Trustee shall be an elected or appointed officer or an employee of a Member."

As an elected official of a UACIM Member or a Trustee of the Utah Association of Counties Insurance Mutual, you are entitled to nominate an eligible person to serve as a Trustee. Please remember that the nominee must meet the category qualifications, i.e. a nominee for the fourth, fifth, sixth class county position must be from a fourth, fifth, or sixth class county. At large positions may be from any member county.

Please return the enclosed nomination form, via facsimile, to the UACIM office no later than Monday October 14, 2002. Elections will take place at the November 13, 2002 Annual Meeting in St. George.

If you have any questions regarding the nomination procedures or the Trustee positions, please give Sonya White or me a call at (801) 265-1331.

Sincerely,



Shawn M. Guzman
UACIM Director

Enclosure

Fax

OFFICIAL NOMINATION FORM

To: UAC Insurance Mutual Nominating Committee

From:

Date:

Fax: 801-265-9485

Re: Nominations for the 2003 UACIM Board of Trustees

AT-LARGE NOMINATIONS

All Member County Elected Officials

Please nominate **two** at-large representatives

☐ Gary Herbert, Utah County Commissioner (current Trustee up for re-election)

☐

(Nominee, County, Title)

☐

(Nominee, County, Title)

FIRST, SECOND, THIRD CLASS NOMINATION

Box Elder, Cache, Carbon, Davis, Iron, Uintah, Utah, Washington, Weber County Elected Officials

Please nominate **one** representative from a first, second, third class county

☐ Lynn Lemon, Cache County Executive (current Trustee up for re-election)

☐

(Nominee, County, Title)

FOURTH, FIFTH, SIXTH CLASS NOMINATIONS

Beaver, Daggett, Duchesne, Emery, Garfield, Grand, Juab, Kane, Millard, Piute,

Rich, San Juan, Sanpete, Sevier, Wasatch, Wayne County Elected Officials

Please nominate **two** representatives from a fourth, fifth, sixth class county

☐ Kay Blackwell, Piute County Commissioner (current Trustee up for re-election)

☐ LaVar Cox, Millard County Commissioner (current Trustee up for re-election)

☐

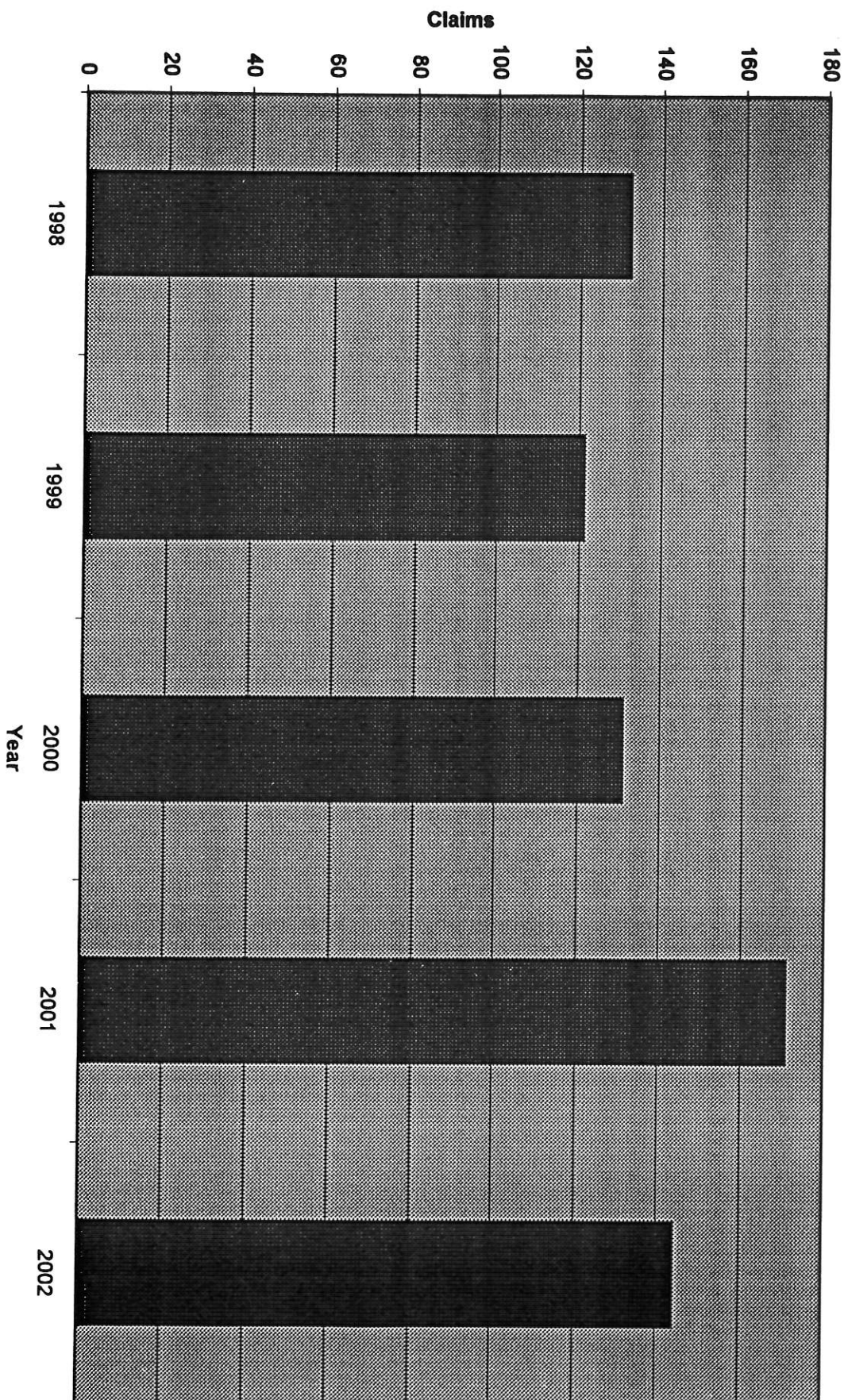
(Nominee, County, Title)

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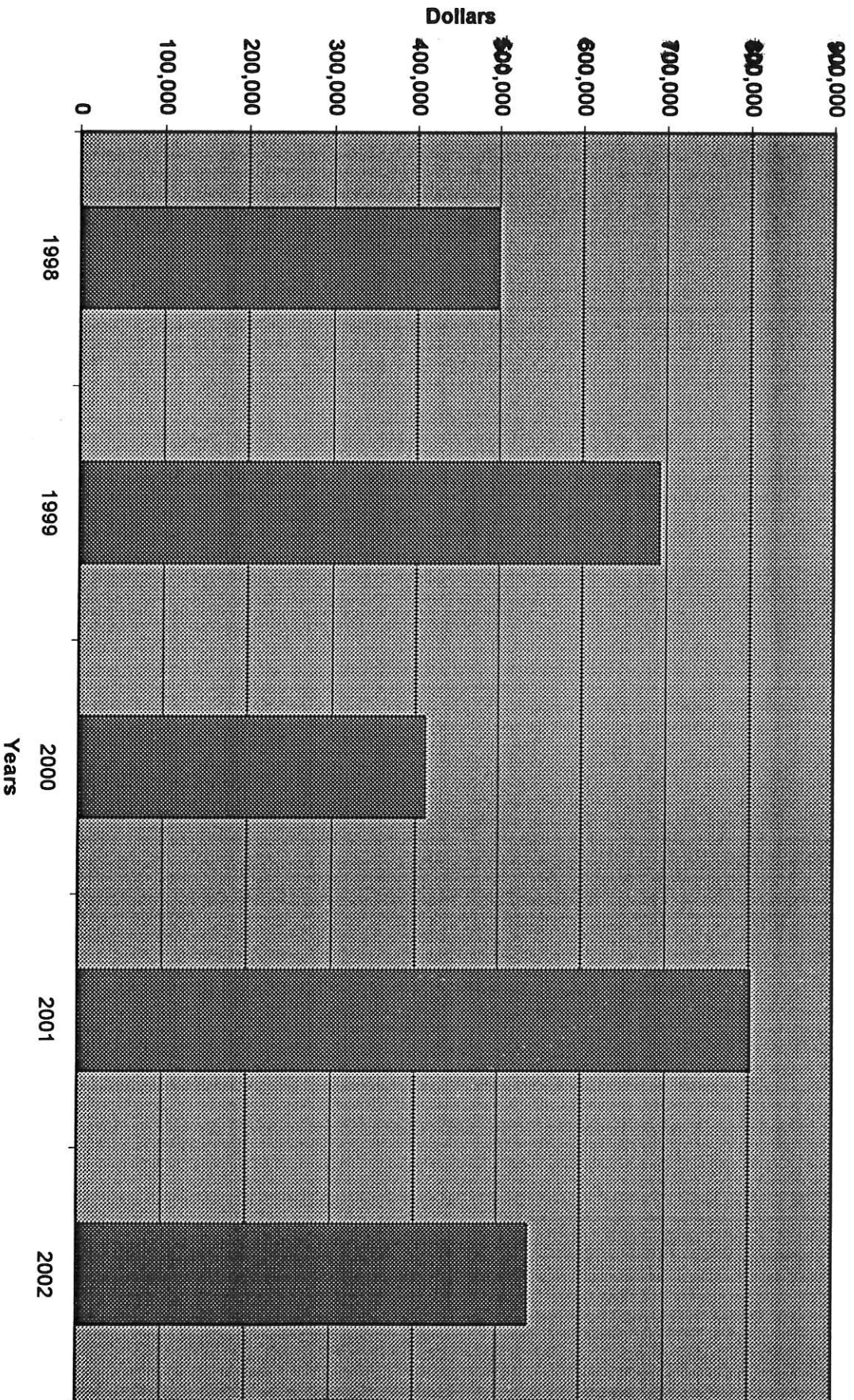
(Nominee, County, Title)

THIS TRANSMISSION IS UNCLASSIFIED AND NOT INTENDED FOR THE EYE OF THE PUBLIC. IT MAY CONTAIN INFORMATION THAT IS CONFIDENTIAL, PRIVATE AND IS KEPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION OR USE OF ANY OF THE INFORMATION CONTAINED IN THIS TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS TRANSMISSION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE AND MAIL THE ORIGINAL TRANSMISSION TO US AT THE ABOVE ADDRESS.

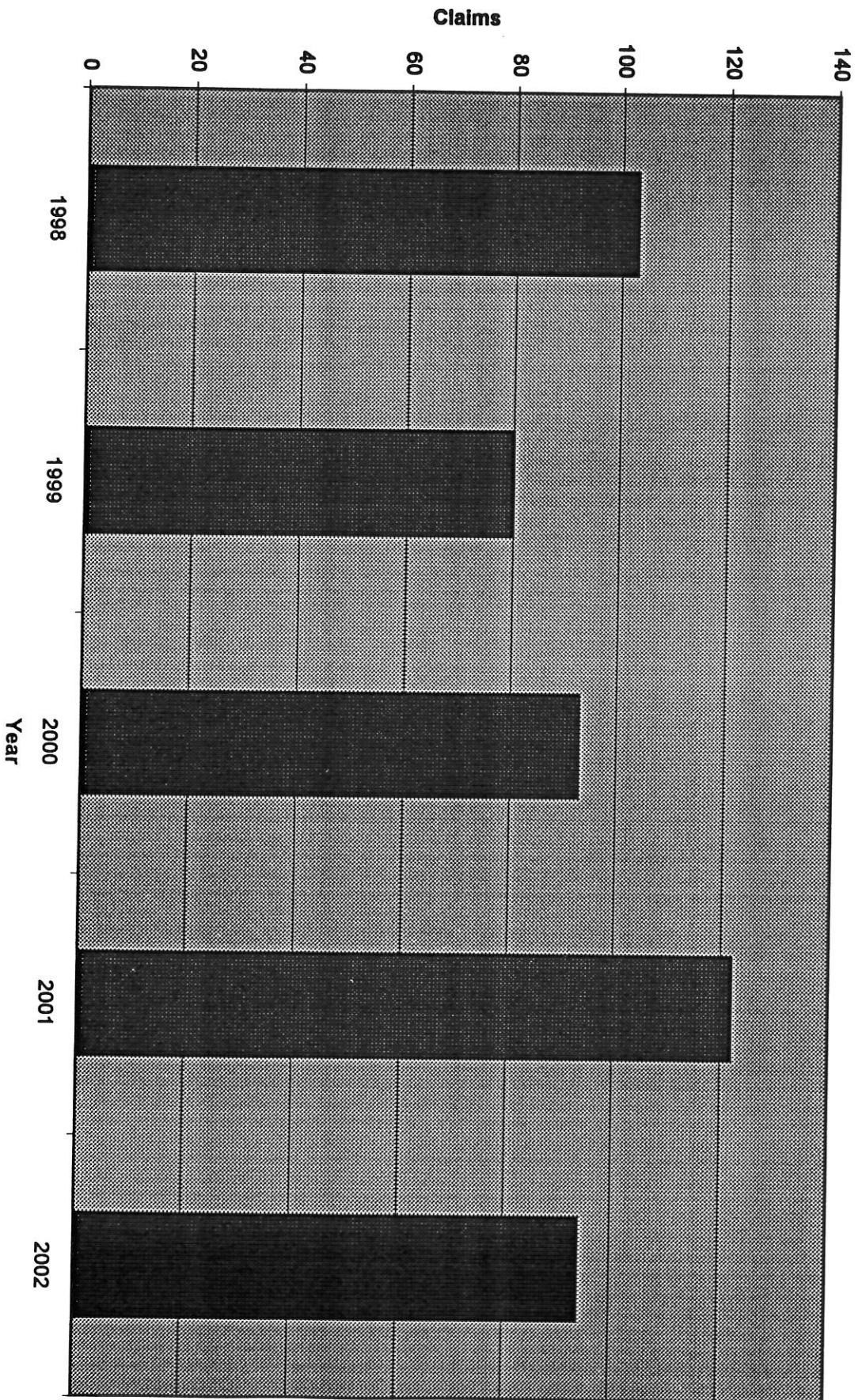
Total Claims Through August--5 yr.



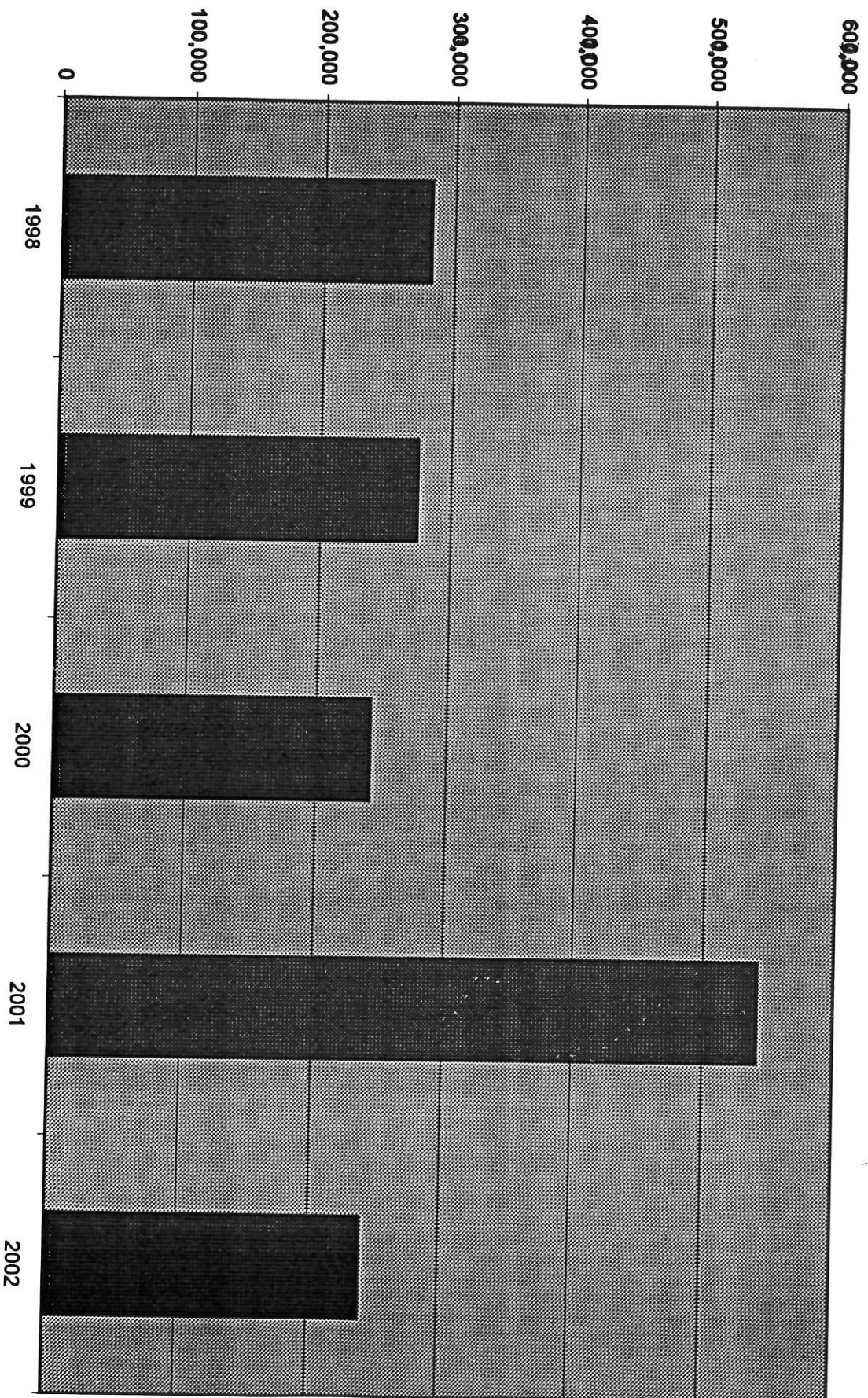
Net Incurred Loss Through August--5 year



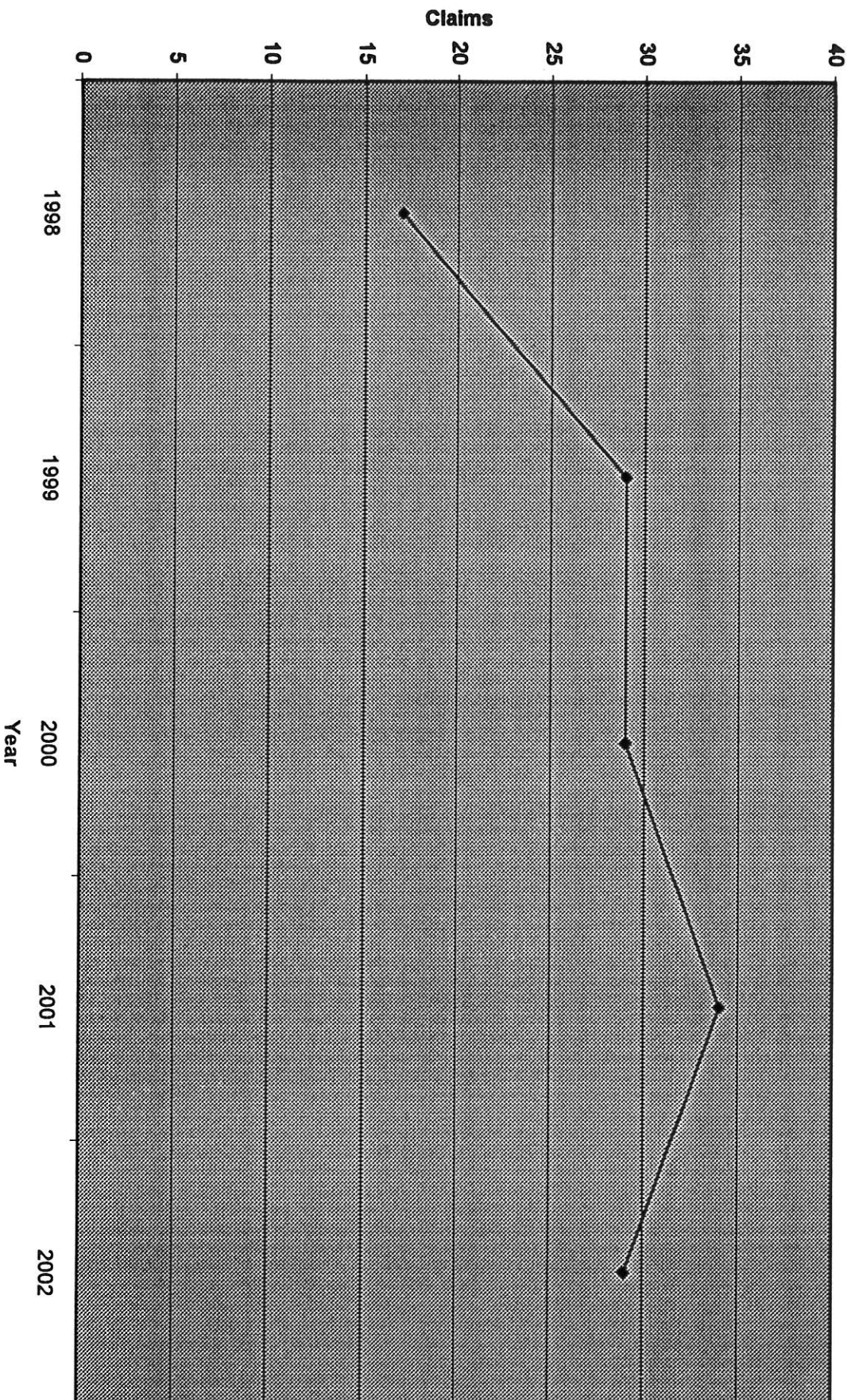
Auto Claims Through August--5 yrs.



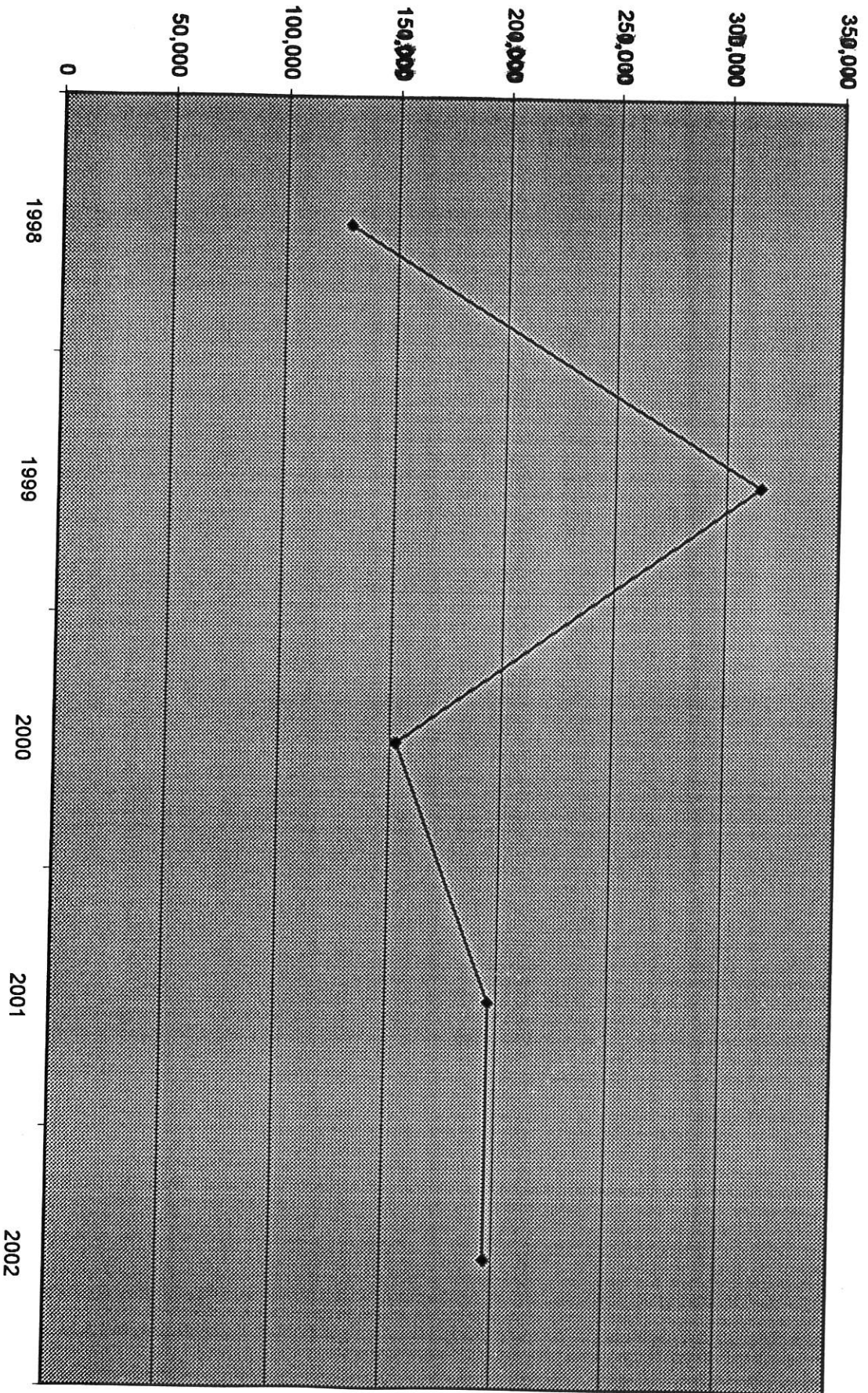
Auto Net Incurred Loss--5 yrs.



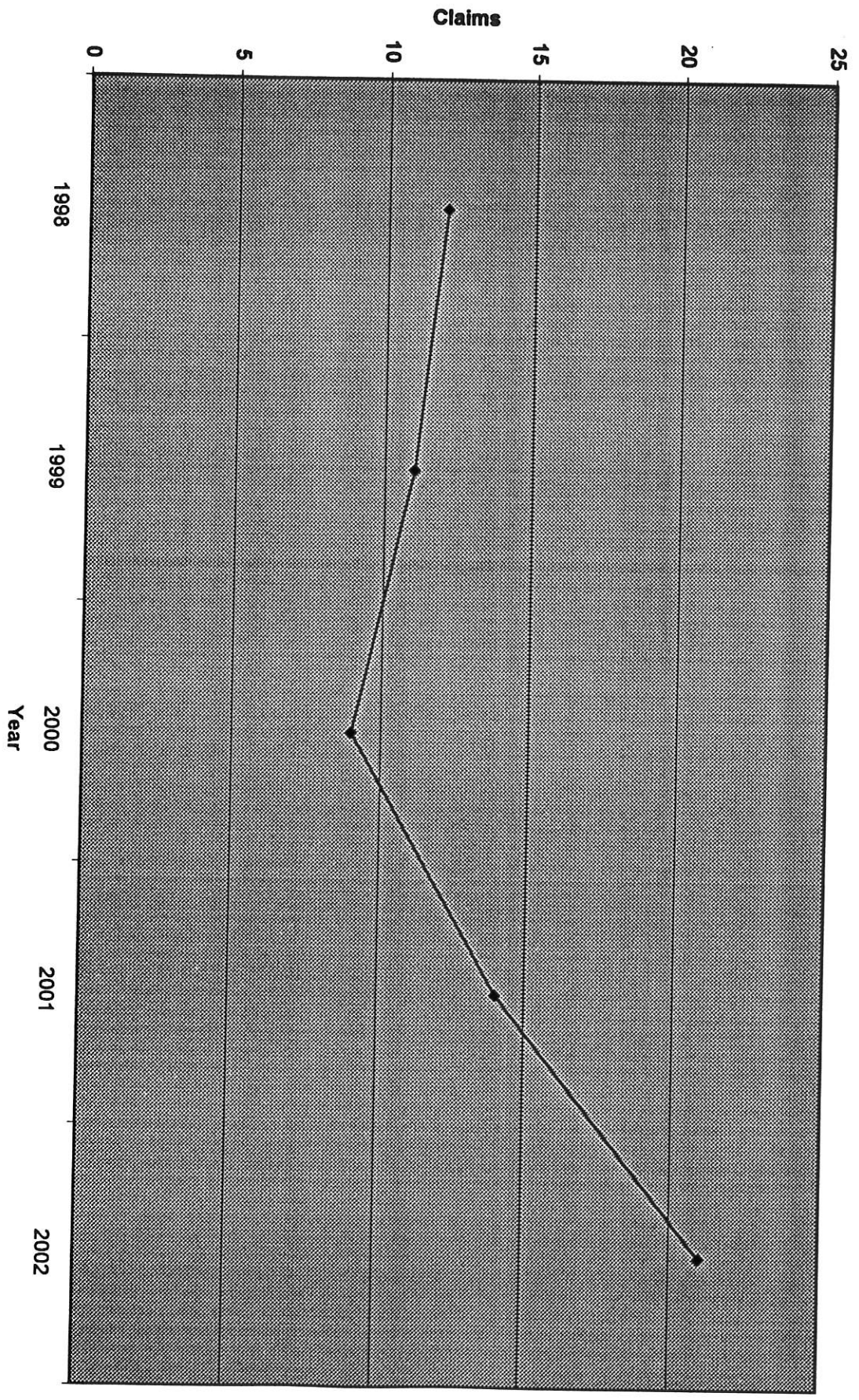
General Liability Claims--Through August--5yrs.



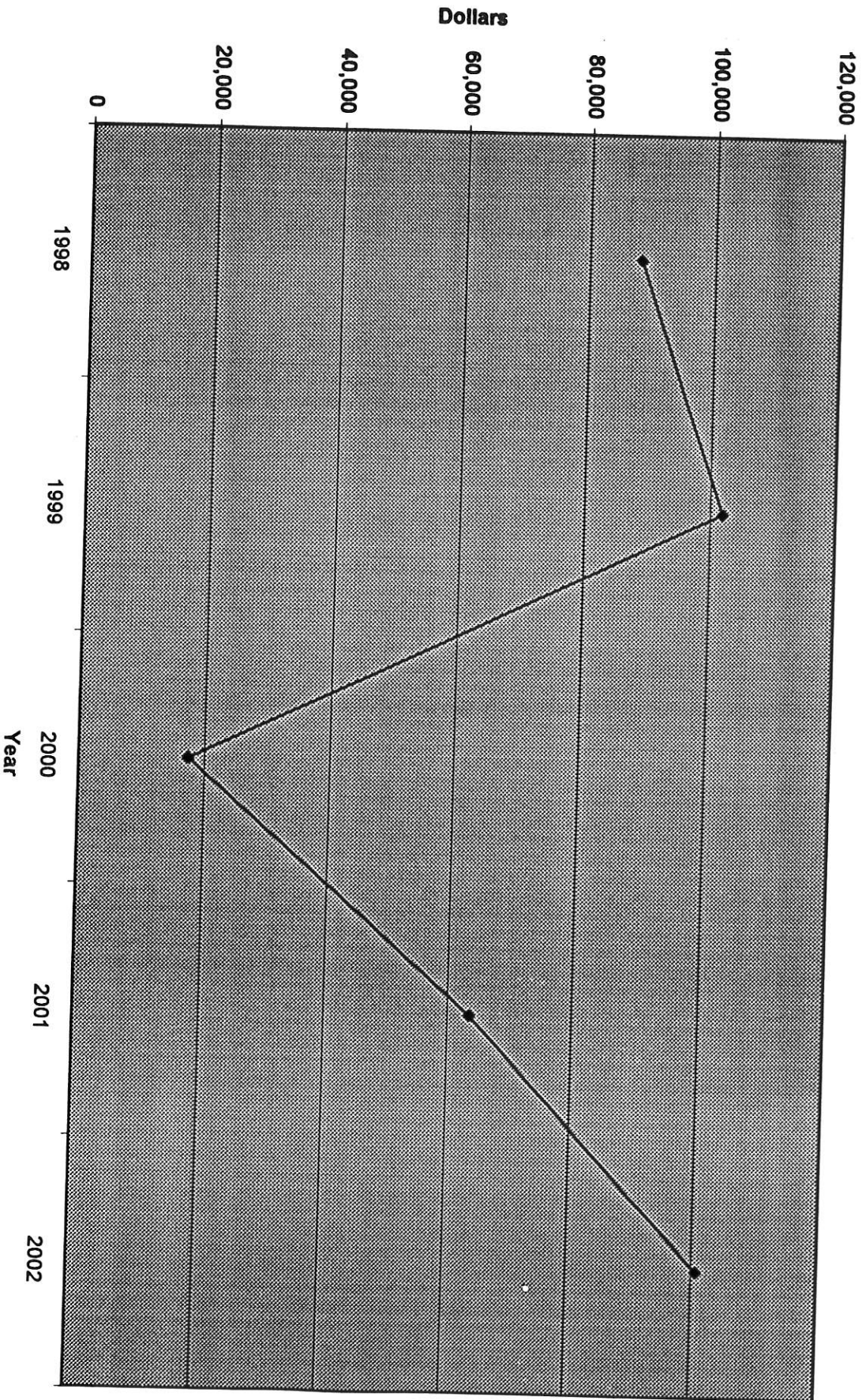
General Liability Net Loss--Through August--5 yrs.



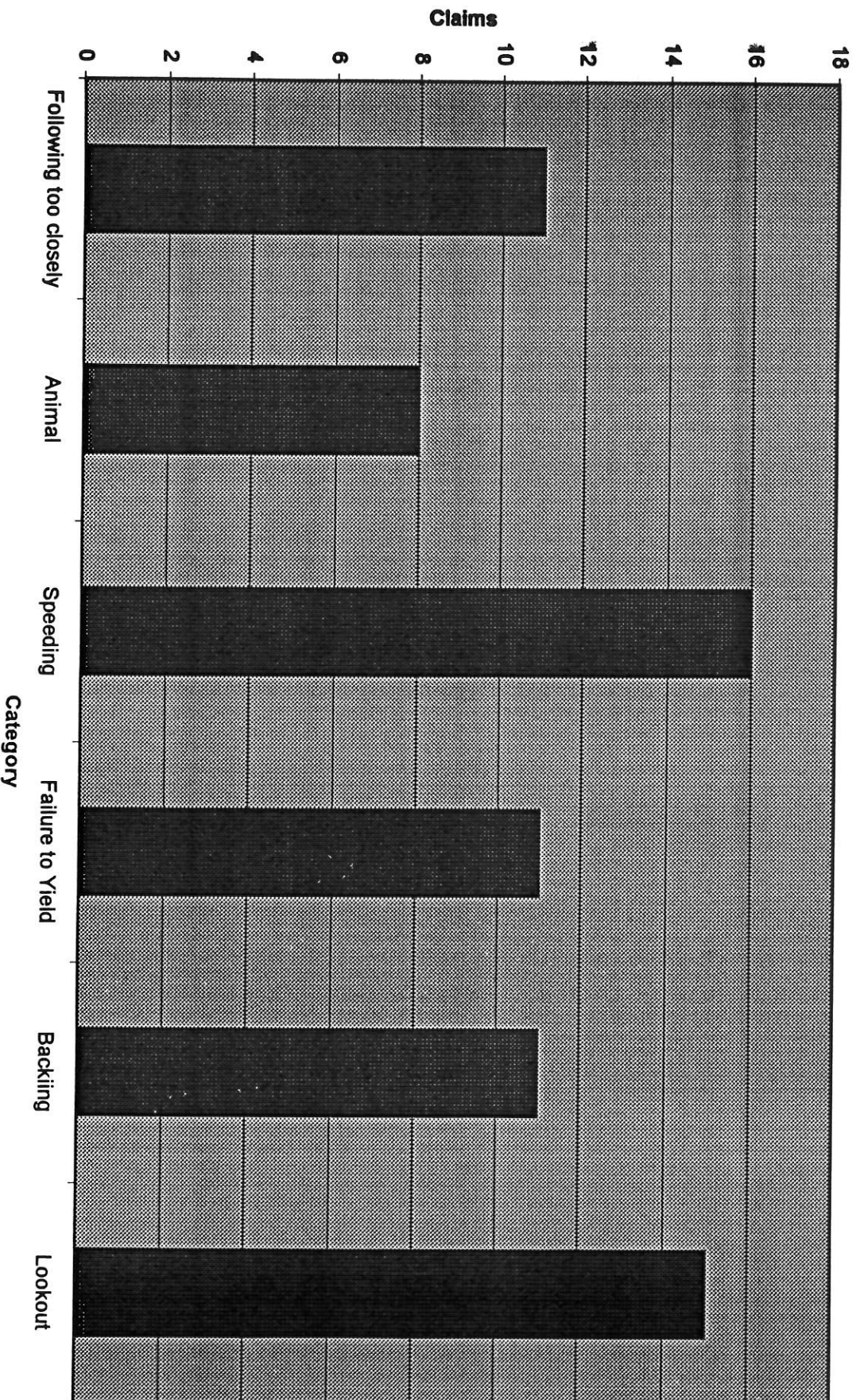
Property Claims--Through August--5--yrs.



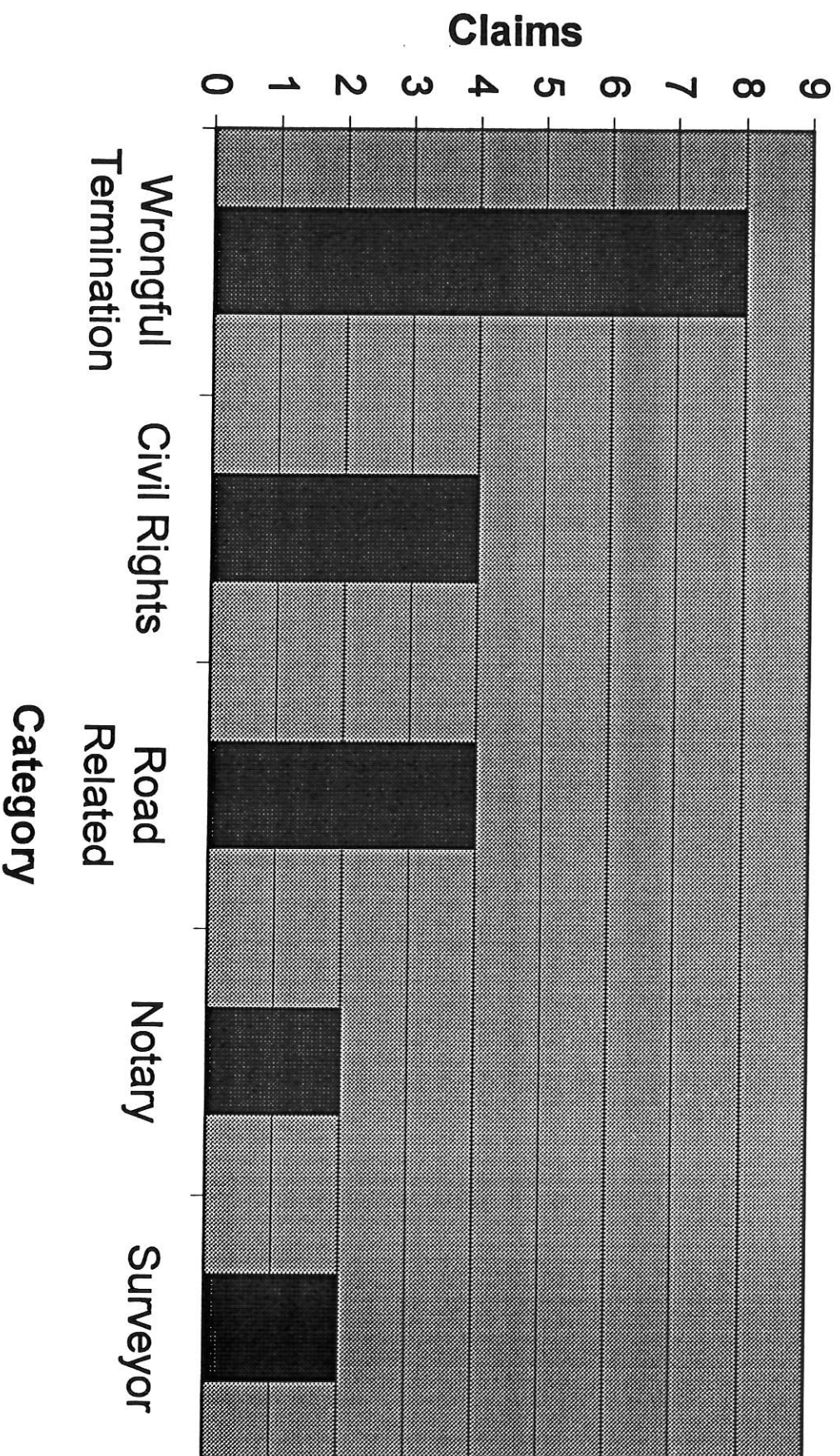
Property Net Loss--Through August--5 yrs



August 2002 Auto by category



General Liability Claims--2002 By Category



Property claims By Category 2002

